

**ECONOMICS OF PLANNING FOR INTEGRATED
DEVELOPMENT OF SMALL AND MEDIUM TOWNS :
A CRITICAL STUDY OF BUNDELKHAND DIVISION (U. P.)
SINCE 1980s**

A THESIS

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PREFACE

The urbanisation process in the developing countries is characterized by high rates of natural population increase coupled with an accelerating movement of rural population to urban centres. It has caused many demographical, economical, social, planning and economic geographical problems. We can mention some of them : specific man-power balance and unemployment problems, ethnic consolidation, planning reconstruction of cities etc. Cities situation and urban systems growth acquire special role in the course of accelerating urbanisation in the background of the backward agrarian country-side.

There is no doubt that the solutions to the problems of metropolitan cities lie in small and medium towns and those of all towns and cities lie in the villages. Small and medium towns possess a great potential both for relieving much of the burden upon large cities and for functioning as growth centres for surrounding villages. These towns and villages need to be revitalised through increased employment opportunities, better environmental and social services and appropriate housing and planning within regional perspective.

It is most timely that integrated development of small and medium towns has now been taken up at the national level and recognised as a national necessity. With the decision of National Development Council during the Sixth Plan, a centrally sponsored scheme of Integrated Development of Small and Medium Towns (IDSMT) was introduced during 1979-80 covering 235 towns of 1 lakh and below population. As far as study area, Bundelkhand

Division is concerned, six towns have been selected yet under this scheme namely : Banda, Mahoba, Orai, Mauranipur, Lalitpur and Konch. The progress of three towns : Mauranipur, Lalitpur and Konch has been given in Appendix B in a Summarised form as they were not included in the synopsis submitted to the University. All the above three towns were included under IDSMT scheme later on. And also it was not possible to discuss here all the six towns in the present study.

The most remarkable part of this study is the programme inferences and directives regarding the future course of IDSMT scheme. An evaluation is made and progress and impact of IDSMT programme have been discussed in the present research study. The plan of the present work is as follows :

Chapter one provides an overview on the location of the study area and its socio-economic features. It also gives relevance and potential contribution of the study, highlights the objectives and hypothesis, various concepts used, sources and methods for data analysis and certain limitations of the study.

Chapter two discusses the theoretical structure of the integrated development of small and medium towns.

Chapter three deals with the execution of IDSMT scheme in Bundelkhand Division. In this chapter, administrative set-up of the scheme and criterion of the scheme have also been discussed.

Chapter four explains the growth economy of Banda town, Mahoba town and Orai town. In this chapter, investment pattern performance and division of bottlenecks in the planned growth in Bundelkhand Division have also been discussed.

Chapter five deals with cost benefit appraisal of IDSMT project. It also explains the IDSMT components, its coverage and financing, methodological components for the preparation of the IDSMT scheme and implications of the appraisal.

Chapter six highlights on a critical review of the execution of IDSMT scheme in Bundelkhand Division.

Chapter seven is concerned with a perspective planning for small and medium towns of Bundelkhand Division.

Finally, the findings of this study have been summarised in chapter eight. On the basis of these findings, some suggestions have been given for the betterment of IDSMT scheme.

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CHAPTER 1

INTRODUCTION

1.1 Location of the Study Area and its Salient Socio-Economic features

Astronomically, the Jhansi Division stretches from 24° 10' to 36° 30' north latitude and from 78° 10' to 81° 30' east longitudes. It lies in the South-Western part of Uttar Pradesh consisting of five districts i.e., Jhansi, Lalitpur, Jalaun, Hamirpur and Banda. Etawah, Kanpur, Fatehpur and Allahabad districts touch its boundary in the northern vicinity, while in the south lie the districts of Sagar, Tikamgarh, Chhatarpur, Panna and Satna. In the west, the districts of Bhind, Datia, Shivpuri and Guna of Madhya Pradesh and in the east, Allahabad district make its vicinal boundary.

Jhansi division occupies a portion of the central part of India. Its location had a unique strategic importance in the medieval period. In the days of political upheaval in India, extending almost from the 12th century A.D. to the 17th century A.D., it was known as the Gateway of South India, because all the routes to the Deccan plateau from the Gangetic plain passed through this region.

The maximum east-west extent of the region is about 370 Kms and its maximum north-west width is about 250 Kms. It covers an area of 29417 Kms² and has a population of 67.30 lakhs persons as shown in the table 1.1.1.

1. H.Ginsburg, "The Pattern of Asia", New York, 1968, P.593.

TABLE 1.1.1

Area and Population of Bundelkhand Division

Sl. No.	Name of Districts	Area in Kms ² (1981)	Total Population in lakhs (1991)	%age of urban population in total population		Density per Kms ²		Increase in population in 1971-81 and 1981-91	
				1981	1991	1981	1991	1981	1991
1.	Jhansi	5024	14.26	37.93	39.70	226	284	30.7	25.5
2.	Lalitpur	5039	7.46	13.33	14.15	115	148	32.2	29.0
3.	Jalaun	4565	12.17	19.92	22.11	216	267	21.2	19.0
4.	Hamirpur	7165	14.66	16.61	N.A.	167	205	20.8	22.7
5.	Banda	7624	18.75	11.80	12.80	201	246	29.8	22.2
Bundelkhand Division		29417	67.30	19.97	-	185	-	22.5	-

Source : Statistical Magazine, 1992, Economic and Statistical Department, Jhansi Division, Jhansi.

Note : N.A. = Not available.

Physical setting:

(i) Geology:

"The geology of a region plays an important role in determining the activities of man, the development of transport and communication and the way of agriculture."²

The geology of Bundelkhand Division represents the oldest as well as the newest rock formations which can be grouped into four main systems as under :

- (a) The Archaean system represented by Bundelkhand Gneisses and Granities;
- (b) The Transitional system represented by Gwalior and Bijawar series;
- (c) The Vindhyan system; and
- (d) The recent deposits represented by Trans-Yamuna Alluvium.

(ii) Drainage:

Jhansi Division is drained by the Yamuna system of rivers. Yamuna is the biggest river here and it has Pahuj, Betwa, Ken and Bagain as its main affluents. The well known water bodies of Bundelkhand division are Pahuj reservoir, Barwasagar, Barwar lake, Siaari lake, Pachwara lake, Dukman reservoir, Parichchha reservoir, Arhaur tal, Majhgawan tal, Belatal, Raipura Sagar and a number of tanks around Mahoba.

(iii) Climate:

Bundelkhand Division represents the features of transitional climate between the maritime of the east coast and the tropical continental dry type of the west.

2. D.N.Wadia, "Geology of India", London, 1961, P.85.

The average annual temperature of the division is uniformly high, generally over 25^o C. Banda district often records the highest number of sun strokes every year, probably owing to its intense terrestrial radiation and lack of haziness in the sky. The distribution of mean annual precipitation is almost homogeneous in the entire division. Local storms often give the region one or two pre-monsoon showers followed by lightning and hails and cause damage to the standing crops in March and April. The mean seasonal temperature during rainy season varies between 22^o C and 25^o C with relative humidity varying from 70% to 80%. Hence, the typical weather in July and August is muggy and sultry. July and August are usually the rainiest months of this division, each with about 30 cms of rain followed by September with 15.5 cms of rain. Uncertainty is the outstanding feature of the temporal distribution of rainfall of the division.

From October onwards upto February, the weather gradually becomes pleasant in the beginning and then invigorating winter follows with average temperatures varying from 16.5^o C to 21^o C.

(iv) Soils :

The soils of Bundelkhand Division can be grouped into three main categories as under :

- (a) Upland soils (Patha) ;
- (b) Lowland soils, sub-classed into black soils and red & yellow soils ;
- (c) Riverine soils (Kachchar and Tarai).

The upland soils are found on the vindhyan

plateau. The most important soils are found in the northern plain and these are mar, kabar and rankar. Riverine soils have been divided into Tari, khachar and Rankar. As regards, the organic matter in the soil, the nitrogen reserve is medium. Phosphate content is also medium but potassium content in the soils is poor, particularly in Jhansi Division.

(v) Flora :

Flora includes all the trees, plants, bushes and grasses which are naturally grown without any planned forestation.

In the patha area of Banda district, some types of jungles are found almost everywhere. The main trees in these jungles are Mahua, karaunda, kareel, Rian, Ingota, Chamrail, Sahjan, Tinsa and Bamboo. In Jalaun district only some bushy jungles and thin grasslands are found. The chief trees of Hamirpur district are Babul, Dhak, sája, Tendu, Mahua, Teak, Semal, Mango, Neem and Jamun. In Jhansi and Lalitpur districts, Neem, Tendu, Achar, Mahua, Semal, Chiraunji, Kardhai and Bamboo are the main trees.

(vi) Fauna :

Hiran and Chikara are mostly found in the division. Striped hyaena is found in most part of the jungles. Snakes and scorpions are extremely numerous. Among the birds, peacocks are very common. Saras is also very common here. Excellent fishes like Mahaseer and Gulabi Machhli are found mostly in the upper reaches of the big rivers like Yamuna, Betwa, Ken, Dhasan, and Begain. They are consumed in the division as well as exported to other regions.

(vii) Transport :

The economic vitality of a region flows through its transport network and it helps in bringing out an economic equilibrium and also in the proper exploitation of the available resources in the region. Bundelkhand division has no airways, hence railways and roadways are very significant here and have great functional importance in the regional economy. The table 1.1.2 shows the lengths of different types of roads in each district of the division.

On the basis of administrative functions, the roads have been classified into the following three categories.

(a) National highways :

These are the trunk road which are maintained by the Central Government. They have inter_state links connecting parts, foreign highways are capitals of states. Lalitpur, - Jhansi-Orai-Kanpur and Allahabad-Banda-Jhansi are the only National Highways in Jhansi division.

(b) State highways :

They are the main arterial roads maintained by the state which are subsidiary to National Highways. Banda-Babeena, Banda-kartal and Orai-Hamirpur are such roads.

(c) District roads :

They are of three categories as below :

(ci) Major roads :

They are important link roads from the main roads to the interior parts of each district. They connect the

TABLE 1.1.2

Length of Different Type of Roads in Bundelkhand Division (1989-90)

Sl. No.	Type of Roads	D I S T R I C T S					Total (in Kms.)
		Jhansi	Lalitpur	Jalaun	Hamirpur	Banda	
1.	Length of Pucca roads.	1178.0	758.0	1024.0	1187.0	1324.0	5471.00
2.	National Highways	137.0	89.0	74.0	-	-	300.00
3.	State Highways	141.0	111.0	83.0	331.0	201.0	867.8
4.	District Roads	70.0	277.0	137.0	192.5	708.0	1384.5
5.	Other & Village Roads.	602.0	189.0	638.0	554.71	328.01	2311.7

Source : Statistical Magazine 1992, Economic and Statistical Department, Jhansi Division, Jhansi.

district with the National and State highways. Naraini-Atarra and Girwan. Khurahand roads are examples of such roads.

(cii) Minor roads :

They are feeder of major roads and have lesser importance. Sherpur-Girvan road in Banda district is its example.

(ciii) Village roads :

They are mostly unmetalled roads connecting villages or group of villages either with each other or with the nearest district roads or railway stations, etc.

Traffic and communication services available in Bundelkhand division are shown in the table 1.1.3.

viii) Man Power:

Man or a producer and consumer of goods is a very important factor of any economic process. Mahto has rightly remarked that "the economic development of a region is the function of its population growth if it has to absorb its entire man power.³

In 1901, the population of Bundelkhand division was 21,06,085 which has now increased to 67.30 lakhs in 1991, showing a rise of 31.29 percent.

The distribution of population in the division has been directly affected by the availability of cultivable land and the transport facilities which are related to its topographic

3. K. Mahto, "Pattern of Population Growth in Bihar," Indian Geographical studies Research Bulletin, No.2, March, 1974, Geography Research, Patna, P.28.

TABLE 1.1.3

Traffic and Communications Services in Bundelkhand Division
(1990-91)

Sl. No.	Name of the District	Post Office	Tele-gram office	Tele-phone	Public Call Office	Railway station	Bus-station
1.	Jhansi	200	31	2695	37	15	94
2.	Lalitpur	155	3	684	10	9	150
3.	Jalaun	244	12	972	6	8	126
4.	Hamirpur	237	10	655	75	18	160
5.	Banda	276	14	989	78	18	141
Total:		1112	70	5995	206	63	671

Year 1990-91 (Urban)

1.	Jhansi	33	25	2284	13	1	15
2.	Lalitpur	7	3	605	2	1	4
3.	Jalaun	30	6	926	5	3	10
4.	Hamirpur	19	9	575	12	-	12
5.	Banda	22	10	963	21	4	11
Total		111	53	5353	53	9	52

Source : Statistical Magazine, 1992, Economic and Statistical Department, Jhansi Division, Jhansi.

conditions. The main concentration of population is found in Jhansi, Orai, Jalaun, Konch, Banda, Baberu and Naraini tahsils, where agriculture is well developed, yield is relatively high and the level of industrial development is higher in comparison to other areas. Jhansi tahsil is industrially advanced and agriculture is much mechanised there. Orai, Jalaun and Konch tahsils have more double cropped areas with better soil fertility. Banda, Baberu and Naraini tahsils also fall in the same category which produces a big quantity of rice that can support a large population.

The towns of Jhansi, Lalitpur, Mauranipur, Moth, Gursarai, Orai, Kalpi, Hamirpur, Mahoba, Rath, Banda, Atarra, Karwi, Rajapur are the main agglomerations of urban population. In a backward region like Bundelkhand Division, the rate of urbanisation has been very slow. In the year 1991, its urban population was only 21.33 percent of its total population whereas its rural population was as high as 78.66 percent. The highest degree of urbanization is found in Jhansi district where 39.69 percent of its total population lived in urban areas in 1991. The lowest urbanisation, is seen in Banda district (12.3 percent). Table 1.1.4 shows the growth of urban population in Bundelkhand division, and table 1.1.5 shows the rural and urban population in the division in the year 1991.

(viii a) Occupational structure of manpower:

Manpower may be divided into two main groups of working and non-working population. The working manpower has been further divided into nine sub-groups by the

TABLE 1.1.4

Growth of Urban Population in Bundelkhand Division

Years	Urban population at %age of total population
1901	10.33
1911	10.66
1921	10.72
1931	10.10
1941	10.99
1951	12.51
1961	12.83
1971	13.39
1981	19.94
1991	21.33

Source : Statistical Magazine, 1992 Economic and Statistical
Department, Jhansi Division, Jhansi.

TABLE 1.1.5

Rural and Urban Population in Bundelkhand Division

(1991)

(in lakhs)

S1. No.	Name of the District	Rural Popula- tion	Urban Popula- tion
1.	Jhansi	8.60	5.66
2.	Lalitpur	6.40	1.06
3.	Jalaun	9.48	2.69
4.	Hamirpur	12.11	2.55
5.	Banda	16.35	2.40
Total:		52.94	14.36

Source : Statistical Magazine, 1992 Economic and Statistical Department, Jhansi Division, Jhansi.

Census of India. These act: (a) cultivators, (b) agricultural labourers, (c) workers engaged in mining, quarrying, livestock rearing, forestry, fishing, hunting, plantation and other allied activities (d) workers employed in household industries (e) workers employed in manufacturing (f) workers engaged in building construction (g) workers in trade and commerce (h) workers in transport and communication and (i) workers engaged in other jobs.

In the year 1981, the total manpower of Bundelkhand division was 54.29 lakhs, out of which 185936 persons were under actual working force which was only 34.24 percent of the total man power. Remaining 35.73 lakh persons (65.76%) depended for their livelihood on the working man power although the total number of manpower has been increased as it was 4290978 in 1971, out of which 1352784 persons were under actual working force, which was only 31.53% of the total man power. This heavy load of passive manpower must be made active for a rapid economic development of this division table 1.1.6 shows the occupational structure of man power in the division.

Working manpower potentiality:

The working manpower potentiality has been calculated on the basis of the manpower participation quotient on the basis of the following formula:

$$PQ = \frac{Wm}{m} \times 100$$

TABLE 1.1.6

Occupational Structure of Manpower in Bundelkhand Division

S.No.	Name of the Dist.	Farmers Cultivators	Agricultural labourers	Workers engaged in mining	Workers employed in house & Industries	Workers employed in manufacturing	Workers in trade & Commerce	Workers in transport & Communication	Workers engaged in other services	Marginal Workers	Total
1.	Jhansi	153238	41495	545	33251	4838	18294	23301	41137	26406	342605
2.	Lalitpur	127014	19393	2929	8940	3866	6782	2603	10948	46599	229074
3.	Jalaun	164289	57754	-	15266	3661	13936	5263	19848	23444	303366
4.	Hamirpur	197200	108109	168	19709	3619	11173	4332	24015	43613	411938
5.	Banda	303790	132550	417	18402	5843	15855	4182	25769	66045	572853
	Total	945790	459301	4059	9566	21827	66040	39681	121717	206107	1859836

Source : Statistical Magazine 1992 Economic and Statistical Department, Jhansi Division, Jhansi.

Where PQ = manpower participation quotient

Wm = total working manpower

m = total manpower

Manpower participation quotient is highest in Banda district (37.34 percent) followed by Hamirpur (34.49 percent), Jalaun (30.76 percent) and Jhansi (30.13 percent)

Non-working force:

The percentage of non-working force is higher in plain areas than in the upland areas. The tahsils of Orai, Kalpi, Charkhari, Mauranipur, Moth, Garautha and Jalaun show high concentration of non-working manpower. The low concentration is found in Mau, Karwi, Baberu, Banda and Mahoba.

Agricultural workers:

Agriculture provides the base for the regional agrarian economy of Bundelkhand division. Most of the working manpower is engaged in agricultural activities. The rapid population growth, its high density and intensive use of land have resulted in the large expansion of agricultural occupations.⁴ About 81.1 percent of the total working force is engaged in agricultural occupations. In Bundelkhand division., the total rural population in 1981 was 43.46 lakhs, out of which 34.89 lakhs were cultivators & agricultural labourers. About 94.2% of the total cultivators were males and 5.8% females. The lower participation of female workers in agriculture in the division is due to various social constraints and their more pressing need at house.

4. J.B. Garnier, "Geography of population." P.300.

Industrial-manpower:

Jhansi division is basically a region of agrarian economy. Therefore, its industrial development has been very slow. The industrial population of the region is only 1.5% of its total population and 5% of its working population. Jhansi district is comparatively more industrialised than others districts in the division. It has about 7% of its population engaged in industrial activities. It is followed by Jalaun, Hamirpur and Banda districts (table 1.1.6).

Sex ratio :

The sex ratio of the population in Bundelkhand division is somewhat imbalanced. In 1991, the male-female ratio was 1000/846, while in 1971, it was 1000/838. This declining ratio of female population is mainly due to poverty, malnutrition, early marriage and many other causes.

Literacy :

Literacy of population is one of the most important factors in the overall development of a region. Jhansi division being a backward region, has a very low percentage of literate population. The total number of literates in Bundelkhand division was only 2.309 lakhs in 1991, which was only 34.30 percent of the total population. The percentage of literacy was highest in Jhansi district (42.56%) followed by Jalaun (41.33%), Hamirpur (32.12%) and Banda (28.85%). Table 1.1.7 shows the literacy percentage in various tahsils of Bundelkhand division.

Thus, on the basis of the preceding analysis of resources and infrastructure of Bundelkhand division, it is

TABLE 1.1.7

Number of Literates Persons in Bundelkhand Division

(1991)

Name of the District	Male	Female	Total	%age
1. Jhansi	423.0	184.0	607.0	42.56
2. Lalitpur	142.0	45.0	187.0	25.06
3. Jalaun	362.0	141.0	503.0	41.33
4. Hamirpur	359.0	112.0	471.0	32.12
5. Banda	426.0	115.0	541.0	28.85
Total:	1712.0	597.0	2309.0	34.30

Source : Statistical Magazine.1992. Economic and Statistical Department, Jhansi Division, Jhansi.

evident that the region derives most of its economic resources from its rich fertile soils. The region is also rich in livestock and human resources but has meagre mineral and power resources. Hence, it is less industrialised and at present is an under-developed area.

1.2 The Problem

Rapid urbanisation has resulted in number of socio-economic as well as ecological problems in urban areas. To reduce rural urban imbalances in social development and at the same time to prevent urban problems from becoming intractable, a scheme, Integrated Development of Small and Medium Towns (IDSMT) has been launched by the Government in 1979-80. From Bundelkhand Division Banda Town, Mahoba Town and Orai Towns are the selected towns under the above said scheme.

Bundelkhand Division is one of the most backward divisions of Uttar-Pradesh. Almost all the towns in the division are not developing well. That's why, rural and urban population, both, is migrating towards the metropolition cities, thereby occasioning slums, pollution, congestion and socio-economic distortions. If there have been a smooth growth of small and medium towns in the division, the above referred problems might not have taken place. Briefly, there is an urge for integrated development of small and medium towns so as to become a general part of the process of growth of the division itself and the country-side. In the above reference, the theme of this study is that there must be an economics of planining for integrated development of small and medium towns and it should be a matter of intensive investigation oriented towards policy

references.

Briefly, the present study tries to examine the role of small and medium towns in integrated development and it evaluates the programme 'Integrated Development of Small and Medium Towns' in Banda Town, Mahoba Town and Orai Town. The statement of the problem is "Economics of Planning for Integrated Development of small and Medium Towns: A case study of Bundelkhand Division".

1.3 Review of the Literature :-

There are several works on urban growth and urbanization, but there is no work on "Integrated Development of small and Medium Towns" (IDSMT) programme regarding backward areas such as Bundelkhand Division. There is no direct systematic academic work which could be reviewed with reference to the chosen problem. Despite, our description of the available Literature would likely to assist or to add or to locate the workable area of investigation i.e. for Bundelkhand Division. A chronological description of the Literature and findings of the authorities are being enlisted as follows :

- i) The problem of growth of medium size town has been discussed by M.K.Jain and others in his book "Growth of Medium Size Towns in India", published by D.T.P.C Bombay in the year 1970.
- ii) C.R. Pathak brought out a monograph on "An Appraisal of Comprehensive Area Development Programme for West Bengal in 1972.
- iii) Sen ~~Et Al~~ in their "Growth Centres in Raichur" formulated what may be considered the first district plan in India

based on location specific integrated area development as per the criteria laid down by the Planning Commission as one of the recommendations of the Fifth Five Year Plan in the Year 1975.

- iv) A seminar on the implementation of Integrated Development of Small and Medium Towns Programme was held in I.I.P.A., New Delhi in the Year 1983. The Papers presented there were edited by R. K. Wishwakarma and Gangadhar Jha with the title Integrated Development of Small and Medium Towns : Problems and strategic Policy Issue, "I.I.P.A. New Delhi, 1983. Part II was of technical papers. Sayed's Shafi presented his paper with the title "Integrated Development of Small and Medium towns in India's Urban Context : Problems and Prospects" in which he discussed the project formulation problems in detail. P.S.A. Sundram, in his paper, "Review and Implementation of IDSMT Programme" was very hopeful saying that the progress will be considerably accelerated in the remaining years of the Sixth Plan. "Integrated Development of Small and Medium Towns : Problems and Issues in Perspective" paper was presented by C.S. Chandrasekhara, in which he told that credit availability and quick processing of financial assistance, at the local level would add a new dimension to the effective implementation of the programme. Gangadhar Jha presented his paper with the title, "Integrated Development of Small and Medium Towns : Some Conceptual Issues." This paper analyses and evaluates the programme for IDSMT at the

conceptual plane for understanding its intent and conceptual overtures as an "integrated programme." Subsequently, the paper raises certain critical issues at the practical plane which are relevant for effectuation of the programme objectives. H.U. Bijlani, in his paper "Integrated Development of Small and Medium Towns: Issues for Implementation" wrote in the background of the growing realisation that integrated development of small and medium towns is important from the point of view of achieving balanced urban development as well as to provide requisite impulse of economic growth in these towns. J.P. Dube evaluated the IDSMT programme in his paper with the title "Integrated Development of Small and Medium Towns : Critical Areas and Issues."

- v) An evaluation of the administrative machinery in medium size town was made by Raj Nandy and his book, was published by I.I.P.A. New Delhi with the title "Developing Small and Medium Towns : An Evaluation of the Administrative machinery in Medium Sized Towns", in the year 1985.
- vi) An evaluation is made and impact of IDSMT programme has been discussed by R.K. Wishwakarma, Ajay Prakash and Pandey in their book, "Evaluation and Impact of IDSMT Programme," I.I.P.A. New Delhi, in the Year 1985.
- vii) The impact of urbanization on population has been discussed by Rishi Mani Dubey in her thesis (Unpublished work) with the title "Impact of Urbanization on population; A case study of Varanasi District in the year 1989. 8) Dr. V. K. Pant has discussed the relationship between urban growth

and social change in his book "Urban Growth and Social Change in Eastern U.P." It was published by Nirdoshita Prakashan, Gorakhpur in the year 1979.

- viii) An attempt has been made by Harshad R. Trivedi to propound a theory of urbanisation with special reference to India in his book, "Urbanism; A New Outlook," published by Atma Ram and Sons Publication, Delhi in the year 1976.
- ix) Mukta Rastogi, in her unpublished thesis for the award of Degree of Master of Philosophy "Growth of Small and Medium Towns and Integrated Regional Development; A study of selected Towns of U.P. in the National Capital Region," has discussed the problem of growth of small and medium towns and their role in integrated regional development. It was from Meerut University, Meerut in the year 1986.

1.4 Relevance & Potential Contribution of the Study

A research study must prove its relevance. The relevance of the study are as follows :

- i) The inevitable urbanisation process, heavy urban immigration and rapid urban growth led to several problems in the metropolitan cities. The problems may be briefly summed up as below :

(a) Traffic and transportation :-

The increasing vehicle ownership, the roads which were not meant for fast moving traffic, the encroachments on the narrow streets, the agglomeration of commercial activities in streets and lanes where the traffic cannot ply, the increasing traffic bottlenecks pose several transportation

problems. These problems are not purely technological but they are closely inter linked with several others problems.

(b) Overcrowding :-

The density of population creates several problems. The densities are high in the core and in the poor people living areas. The increasing densities without any amenities and facilities and the vast low densities in the outlying area increase the cost of infrastructure, really pose a challenge to the growing metropolitan cities. Overcrowding of activities at a particular place, create several problems with the growth of the city. Certain decentralisation and re-distribution of function are always necessary to avoid such problems.

(c) Slums and shortage of Housing :-

The unpreparedness of the urban areas to receive the new migrants created several problems in the spheres of employment and housing. The acceptance and legalisation of informal sector and hutments are still a big question. A rigorous housing policy should be devised at the lowest level with a broad directive from the top.

(d) Pollution :-

Pollution of air and water is increasing with increasing industrial and commercial activities. The smoke, the dust, and the solid waste, the polluted food and water have almost become part of urban dweller's life. Such kind of pollution appears inevitable in our brick and concrete cities, but there is need to check this increasing

pollution which may affect the health standards of the urban dwellers-very badly.

(e) Public Participation :-

Lack of public participation and reluctant attitude of the citizens to participate in the city development are the main drawbacks. Our Municipalities and Municipal Corporations are just bodies for the sake of name with less power and action. The active participation of Municipal corporation in the affairs of city and development programmes is necessary.

There is a general agreement among all the planners that something tangible should be done to bring about the necessary changes in the metropolitan cities and suggest a pattern of growth for small and medium towns, by which the problems mentioned above could be minimised.

- (ii) In backward areas like Bundelkhand Division, small and medium towns are growing very slowly. The relevance of the study is that it may study the bottlenecks and may suggest policy options for practical uses.
- (iii) The study is relevant because no thorough investigation regarding the said problem has been done so far.
- (iv) The relevance of the study is proved for its perspective planning approach.
- (v) Lastly, it may contribute to the theory and practice of the planning for urban development, urbanisation and balanced regional economic development.

Contribution of the study

A study must be contributory to the sector of knowledge and society. Likewise, the proposed study is expected to contribute new dimensions to the knowledge of urban development and evolution of small and medium towns, and may prove a great value to the planners, policy makers and programme administrators, who are directly or indirectly attached with the various development programmes at the central, state and district level. The study is likely to be contributory in the sense that it may recommend balanced development of both the rural and urban sectors of the division so that the small and medium towns may not become a sandwich variable again.

1.5 Objectives and the Hypothesis :-

The following objectives are formulated to satisfy the study goals :-

- (i) To study the urban growth implications and selected planning concepts adopted for town planning.
- (ii) To discuss the urban growth process and evolution of small and medium towns.
- (iii) To study the various urban growth theories laying more emphasis on Growth Centre Theory.
- (iv) To discuss the theoretical strategy of small and medium Towns.
- (v) To study the function and workings of small and medium towns in balanced area development.
- (vi) To give a purview of IDSMT scheme on macro level.
- (vii) To discuss administrative set up of the IDSMT scheme.

- (viii) To discuss criterion of the scheme.
- (ix) To examine the execution of IDSMT scheme in the three towns of Bundelkhand Division, namely, Banda Town, Mahoba Town and Orai Town.
- (x) To give an emphasis on planned growth economics of small and medium towns in the division.
- (xi) To Discuss the IDSMT components.
- (xii) To study the cost benefit appraisal of IDSMT scheme in the division.
- (xiii) To discuss methodological components for preparation of the project.
- (xiv) To examine implications of the appraisal.
- (xv) To evaluate critically the review of the execution of IDSMT scheme as a new strategy in BANDA Town, MAHOBA Town, and ORAI Town.
- (xvi) To suggest a perspective planning for small and medium towns of the division.

Some hypothesis may be formed for the present research study. They are as follows :

- (i) Small and medium towns do not have planned growth in Bundelkhand Division.
- (ii) Investment pattern in small and medium towns in Bundelkhand Division is not in a productive direction.
- (iii) There are socio-political, cultural and economic bottlenecks in the steady growth of small and medium towns in the division.
- (iv) There is the isolation of local bodies or public

participation in the processing planning and development.

- (v) Some towns having growth potential are ignored in the division.
- (vi) A proper understanding of integrated approach is totally lacking in the division.
- (vii) Small and medium towns can play a critical role in the process of urbanization in Bundelkhand division.
- (viii) Construction activities can provide employment directly or indirectly in the division.

1.6 The Research Design :-

The research design refers to the conceptual structure within which the research is conducted. According to Clair Selltiz and others:¹

"A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure."

The preparation of the design involves the consideration of the following :

- (i) the means of obtaining the information;
- (ii) the availability and skill of the research staff and/or agencies;
- (iii) methodology i.e., a detailed explanation of the way in which selected means of obtaining information will be organised and the reasoning leading to selection;
- (iv) the time and cost of the research;

1. Claire Selltiz and others, "Research Methods in Social Sciences," rev., 1962. p.50

So far as the question of methods of the proposed study is concerned 'Descriptive Research Method' would be adopted. As the present study is the case study of Banda town, Mahoba town and Orai town, case study approach would be adopted. Pradric Le Play (1806-1882) is reputed to have introduced the case study method into social science. It involves a deeper investigation of a single unit, may be an individual, a family, an institution, a district, a community or any single event selected for intensive examination. It has been developed essentially as a problem solving technique and also as a suggestive device for improvements in various dimensions of the case under examination.

According to P.V. Young : "A comprehensive study of a social unit, be that unit a person, a group, a social institution, a district, or a community is called a case study method .²

An illustration of a case study method is depicted in the diagram 1.6.1.

Advantages :-

- (i) It produces new ideas and fresh suggestions.
- (ii) It helps in formulating a sound hypothesis.
- (iii) It may also help in exploring new areas of research.
- (a) Since the case study approach makes an indepth study of a particular unit of investigation and is always approached with an open mind, it bestows upon the researcher a huge wealth of new ideas and new suggestions for further

2. P.V. Young , " Scientific Social Surveys and Research .".

Figure 1.6.1

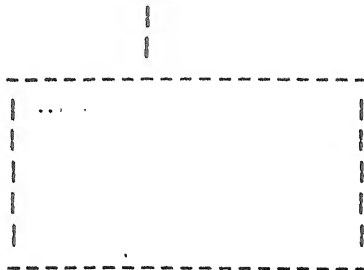
An Illustration of a Case Study Method

? ? ? ? ? ? ? ? ? ?

Unknown

? ? ? ? ? ? ? ? ? ?

Population



Social or individual Unit

selected for study from
unknown population.

An Enumeration and discription
& characteristic of the case
are made.

Inferences are made that purtain
to cases similar to the own stu-
died above.

x x x x x x x x x x x x x x x x

Cases similar to the one

selected for analysis. These

x x x x x x x x x x x x x x x x

Cases may or may not be sim-
ilar to the unknown popula-
tion above.

exploration of the research fields.

- (b) Secondly, case study approach is very useful in helping the researcher to develop and formulate scientifically sound hypothesis for more research on a broader level. Research may not start with a given hypothesis but may desirably be a case study for formulating such hypothesis for further research. It has also been an advantage, in making a multi-dimensional exploration of the same unit and thus enrich the knowledge pertaining to a particular case for further use in policy formulation.
- (c) Thirdly, when a case study is undertaken, some of the areas of research may not have occurred to the researcher's mind and the very case studies may open out a new avenues of research where fruitful investigation can be undertaken either by the same researcher or other researchers.

Limitations :-

- (i) There is a danger of subjectivity because there is too much association of researcher with the social unit under study.
- (ii) In social research, the investigator is to deal with human beings. They are quite different from each other. Accordingly, it is very difficult to find out two identical cases. As such, it is not possible to compare two cases.
- (iii) Researcher develops a false sense of prestige. Goods & Halt. "The researcher comes to feel a false sense of certainty about his own conclusions .³

3. Goods & Halt , "Method in Social Researchh."

- (iv) There is no method of checking the information because no other investigator is working on the same case .
- (v) A case history can be prepared after a lot of labour. In fact the whole process is very time consuming.
- (vi) It is the method in which there is maximum adhocism. There is no method of picking up the case.
- (vii) The conclusion drawn on the basis of one case study might be wrong.
- (viii) When a person records his life events, he does not give true picture. So the source material can not be said reliable.
- (ix) There is too much dependence of memory. There is every chance that memory might fail him and he may not give true information. It is because of time gap between the actual time of action and the time in which he is being questioned.
- (x) There is a tendency to give easy answers. This tendency becomes more prominent when the investigator is a stranger & social Unit does not know him.

Once the purpose of statistical investigation has been defined, the problem is to collect the data, which are relevant to that purpose, to analyse these data and to present them in a meaningful manner. Statistical data for research investigations may either be primary or secondary.

The primary data are original observations collected by the researcher or his/her agents for the first time whereas the secondary data refer to data that have already been collected by the same or a different agency. Once,

primary data have been made use of it, loses its original character and become secondary. The following methods are usually adopted for the collection of primary data :

- (i) Direct personal observation method
- (ii) Indirect oral examination method
- (iii) Method of canvassing schedules and questionnaires
- (iv) Method of collecting data by local reports

For the present research study, secondary data would be collected and utilised from Town and Country planning Department, Statistical Department etc. Census Reports would also be collected. They are expected to be reliable, useful, and may cater to the data need of the proposed study. For statistical calculations measures of central tendency, correlation and standard deviation are likely to be followed. The methodology would be of such nature as it may lead to logical and systematic body of the proposed research problem and may be able to be conclusive.

1.7 Conceptual Framework :-

Some concepts used in the project are given below :

(i) Urban development :

Urban development is one of the approaches for inducing development at the local (Urban) level. Its main concerns are physical. It however, covers also economic and social aspects of the city and the hinterland. To be more specific, it considers all kinds of problems associated with urban growth : location of industries, pollution, crime, finance and so on.

(ii) Urbanization :

Urbanization may be defined as a process of

transformation of the population, production process and environment of an essential rural area into an urban economy. Closely associated with the process of urbanization is industrialization - large industrial capacity is built up when urbanization occurs, both economic growth and population increase are present.

(iii) Urban area :-

An urban or a metropolitan area consists of a principal city with a developed core area, surrounding suburbs and satellites linked to it by trade, communication and other interactive activities.

(iv) Urban renewal :-

Urban renewal is a programme designed to eliminate central city slums and decay. In the United States, the most important goal of the urban renewal programme has been to improve slum housing condition. Construction of housing and building in urban areas have been subsidized to a large extent.

(v) Integrated area development :-

Integrated area development refers to a development process of a region which requires functional, spatial integration. By functional integration we mean the integration of all economic & social activities, however, depend on the locations of these activities which lead us to the concept of spatial integration. The location of activities are influenced by many factors. Among them are the level of income of the people, time and distance of

travel etc..To sum up integrated area development refers to the appropriate location of socio-economic activities over space for a balanced development of a region.

(vi) Integrated developmen planning :-

Development planning is said to be integrated if it takes into account the interrelationships between economic and social factors in all the phases of planning i.e. in planning formulation, plan implementation etc. It also recognizes the interdependence between the various components of development process.

(vii) Cost - benefit analysis :-

Cost- benefit analysis is a tool in project evaluation or project appraisal.The essence of the method is to determine all costs incurred by and all benefits received from the project throughout its life.In measuring these costs and benefits both private and social costs and benefits are taken into consideration.A project yielding the benefit/cost ratio of 1 or higher is considered desirable.In the case of more than one project involved,the projects have to be ranked accoring to this benefit /cost ratio.The one with highest benefit /cost ratio should be implemented first.

(viii) City :-

City,like many other concepts, is used in several senses depending on objective.Legally, a city is a political entity created by the state : it is to be distinguished from other subdivisions, such as provinces, towns and villages.Economically, a city is conceived as a

dynamic system of interdependent markets such as land, housing, labour, transportation and public services. These markets are characterized by great density and specialization. To be a city, a geographic area must have a size large enough to provide for concentration of people and activities so that agglomeration economies are obtained. City is sometimes referred to as metropolis.

(ix) Urban agglomeration :-

Very often, the growth of towns overlapped the statutory limits of the city or town. Large railway colonies, university campuses, post areas, industrial areas etc. come up outside the limits of the town. These outgrowths may or may not by themselves qualify to be treated as urban areas. Such a town with their outgrowth areas is treated as one urban unit and called "Urban agglomeration". An urban agglomeration may constitute:

- (a) a city with continuous outgrowth (s) (the plan of outgrowth being outside the statutory limits but falling within the boundaries of adjoining village or villages.)
- (b) a town with similar outgrowth or two or more adjoining towns with their outgrowth as in (a) or
- (c) a city and one or more adjoining towns with their outgrowths all of which form a continuous spread.

(x) Class of town :-

The towns are classified into the following six group by population size criterion :

Population	Class
100,000 and above	I
50,000 and 99,999	II
20,000 and 49,999	III
10,000 and 19,999	IV
5000 and 9999	V
Upto and 4999	VI

(xi) Metropolitan areas :-

The urban agglomeration /cities with a population of a million and above are often referred to as metropolitan areas.

1.8 De-limitations :

The present study has various limitations from which most of the empirical studies suffer. They are counted here, in below :

- (i) There are so many programmes for urban development which have been introduced by Government of India, but the present study deals only with IDSMT programme for urban development.
- (ii) It is only Bundelkhand Division that has been selected for the present research study.
- (iii) From Bundelkhand Division, only three towns namely Banda, Mahoba, and Orai are taken up for the present study, as these were the selected towns under IDSMT programme upto oct. 1989.
- (iv) The study has urban orientation and it would not study

rural problems of small and medium towns.

1.9 Statistical Limitations :

- (i) The study would be based to secondary sources and statistical inferences are assumed to be right as far as the secondary sources are reliable.
- (ii) The study suffers from the limitations of the statistical tools.

However, it is hoped that these limitations will not lessen importance of the study owing to the fact that in the short-run analysis, such limitations may not be so important.

1.10 Plan of the Study :-

Chapter I deals with the introduction

- (i) Location of the study area and its salient socio-economic features, (ii) the problem (iii) review of the literature, (iv) relevance and potential contribution of the study (v) objectives and the hypothesis (vi) the research design (vii) conceptual framework (viii) de - limitations (ix) statistical limitations (x) plan of the study.

In chapter, II, an attempt is made to present the theoretical structure of the small and medium towns, in which urban growth process and evolution of small and medium towns, conceptual framework of integrated development of small and medium towns, theoretical strategy of small and medium township, functions and workings of small and medium towns in balanced area development, and purview of IDSMT scheme on macro level are discussed.

Chapter III represents the execution of IDSMT scheme in Bundelkhand division. IN Bundelkhand division, 3 towns

have been selected under the IDSMT scheme, namely : BANDA town, Mahoba town and Orai town. The execution of this scheme in the three aforesaid towns has been discussed in this chapter. It discusses administrative set up of the scheme, criterion of the scheme and current position of the scheme regarding Bundelkhand division.

Chapter IV deals with the planned growth economics of small and medium towns in the division. It discusses the growth economy of Banda town, Mahoba town and Orai town. It also deals with investment patterns performance, and division of bottlenecks in the planned growth process of the towns in the division.

In Chapter V, cost benefit appraisal of IDSMT projects in the division is discussed. It deals with the (i) IDSMT components (ii) coverage and financing (iii) Cost and benefit appraisal of the project (iv) methodological components for the preparation of the IDSMT programme. and (v) implication of the appraisal.

In chapter VI, a critical review of the execution of IDSMT scheme as a new strategy in the division is made for every town selected for the study.

In chapter VII, a perspective planning for small and medium towns for the division is presented. It deals with the perspective planning for Banda Town, Mahoba town, and Orai town.

Lastly, the conclusions and suggestions are made in the chapter VIII of the IDSMT project.

CHAPTER II

THEORITICAL STRUCTURE OF THE INTEGRATED DEVELOPMENT OF SMALL & MEDIUM TOWNS

2.1 Urban Growth Process and Evolution Of Small And Medium Towns :

The study of urban growth as a factor of social & economical change assumes a vital significance in the context of developing economics. It is only in modern times that with the advent of industrialisation, urbanisation has become unimagininglly wide spread. It is the hall-mark of the 19th and 20th centuries and has changed the setting of planning, ways of living and culture of urban area, and started their the process of urbanisation which means the process of becoming urban, moving to cities, changing from agriculture to other pursuits common to cities.¹

Definitions of 'the city' and 'urban growth' or 'urbanisation' are so many and varried that it will be neither possible nor useful to discuss them all briefly at this place. Some of them are as follows :

² In his introduction to Max Weber's 'the City' Don martindale has attempted a good general summing up of the numerous trends in the development of the theory of the city.

The two main groups into which Martindale devides the various

- 1. J.Clyde Mitchell, "Urbanisation, Decentralisation and stablisation of Southern Africa: Problem of Definition and Measurement." International African Institute, Landon, P.693.
2. Don Martinadale : "Prefactory Remarks on The theory of the city" in Max Weber's 'the city' , William Heinmann Ltd.London, 1960.

approaches to the city are the ecological and social - psychological. The ecological group, headed by park, Burgess, Mckenzie and others, lays emphasis on the physical aspect of the city, considering it primarily as a territorial distribution of population as determined by competition and selection, with distinct cultural areas. The social psychological group, led by Simmel, Spengler and others, on the other hand, emphasises the psychological aspect of the city, viewing it primarily as a mentality, 'a way of life' with a corresponding physical base or infrastructure. The areas of the city theory which do not find place in Martindale's review are those concerning the forms of urban growth and their relationship with social change. These obviously include such studies as those of Hoselitz,³ Hauser,⁴ Davis⁵ and Lerner⁶.

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3. Bert F Hoselitz, "Sociological Aspects of Economic Growth" The Free Press of Glencoe, 1962.
 4. Philip M. Hauser, edited "Urbanisation in Asia and the far East", Proceedings of the Joint U.N./UNESCO Seminar, Unesco Research Centre on the Social Implications of Industrialization in Southern Asia, Calcutta, 1957.
 5. Kingsley Davis, "The Population of India and Pakistan" Princeton University Press, 1951, 'Urbanisation in India : Past and future,' in Roy Turner (ed.) 'India's Urban future : Selected Studies from an International conference on Urbanization in India', held at the University of California in 1960 University of California Press, 1962.
 6. Daniel Lerner, "The Passing of Traditional Society", The Free Press, 1966.

Hoselitz has studied urbanization with reference to economic development and cultural change. In his opinion, cities have an important role to play in the economic development of the area in which they are situated. On the basis of their impact on economic growth, Hoselitz has classified cities into two types viz. 'generative' and 'parasitic'. A city is generative 'if its impact on economic growth is favourable' and it is parasitic if 'it exerts an opposite impact'.

According to Meier, cities originally developed and expanded because of opportunities for face to face transactions. Myrdal's cumulative causation hypothesis appears a useful and relevant concept in analysing the spatial concentration of economic growth in urban areas. The sequence of reaction is, therefore, circular, each subsequent action reinforcing those before. This is illustrated in the figure 2.1.1. This proposition, however, should not give a feeling of the inevitability of growth and development i.e., onward and upward forever. It must be understood that various dampening and restraining influences come into play in between, leading to arrest or failure of momentum between the different stages of growth.

In order to illustrate the operation of growth processes, we may consider an urban system together with its rural components. The urban centres in this system may be viewed

7. Op.cit. pp. 187-88.

8. K.V.Sundram, "Urban and Regional Planning in India." Vikas Publishing House Pvt.Ltd., New Delhi, 1977 P.195.

as product of the country side, set up to perform certain essential functions. Growth in this system is partly exogenously determined and partly generated within (autonomous). Among the exogenous growth forces, there are two elements namely, those that are determined through national policies and those that are induced through the mechanism of inter-regional interaction. Initially urban centres of this system grow as small service nodes, but later their growth is in response to :

- (a) Structural changes taking place in the rural hinterland which is reflected in changes in such variables as population, employment, production, consumption, technology, organization and institutions, social values, income, and
- (b) Intensity of interaction with the surrounding rural areas and urban areas of various ranks, such interaction being reflected in the movement of people, goods and services to and from the urban area.

It should be noted here that the structural changes refer to the transformation taking place in socio-economic space, while the rural-urban interaction reflects this transformation in the terrestrial or geographic space. Both these changes get ultimately manifested in urban areas through :

- (a) Growth of central place functions (non-basic activities) i.e., those which serve the town and a local hinterland such as retail services, education, health, professional services and cultural services,
- (b) Growth of certain non-central place functions (basic activities) i.e., those which are "non local" in nature

(serving larger than local market) such as industry, commerce and transportation.

- (c) Evidence of growth is also reflected in the expansion in certain basic services which tend to grow to accomodate the pressure experienced by growth in (a) and (b) indicated above : such as expansion in water supply, telephones and transportation.

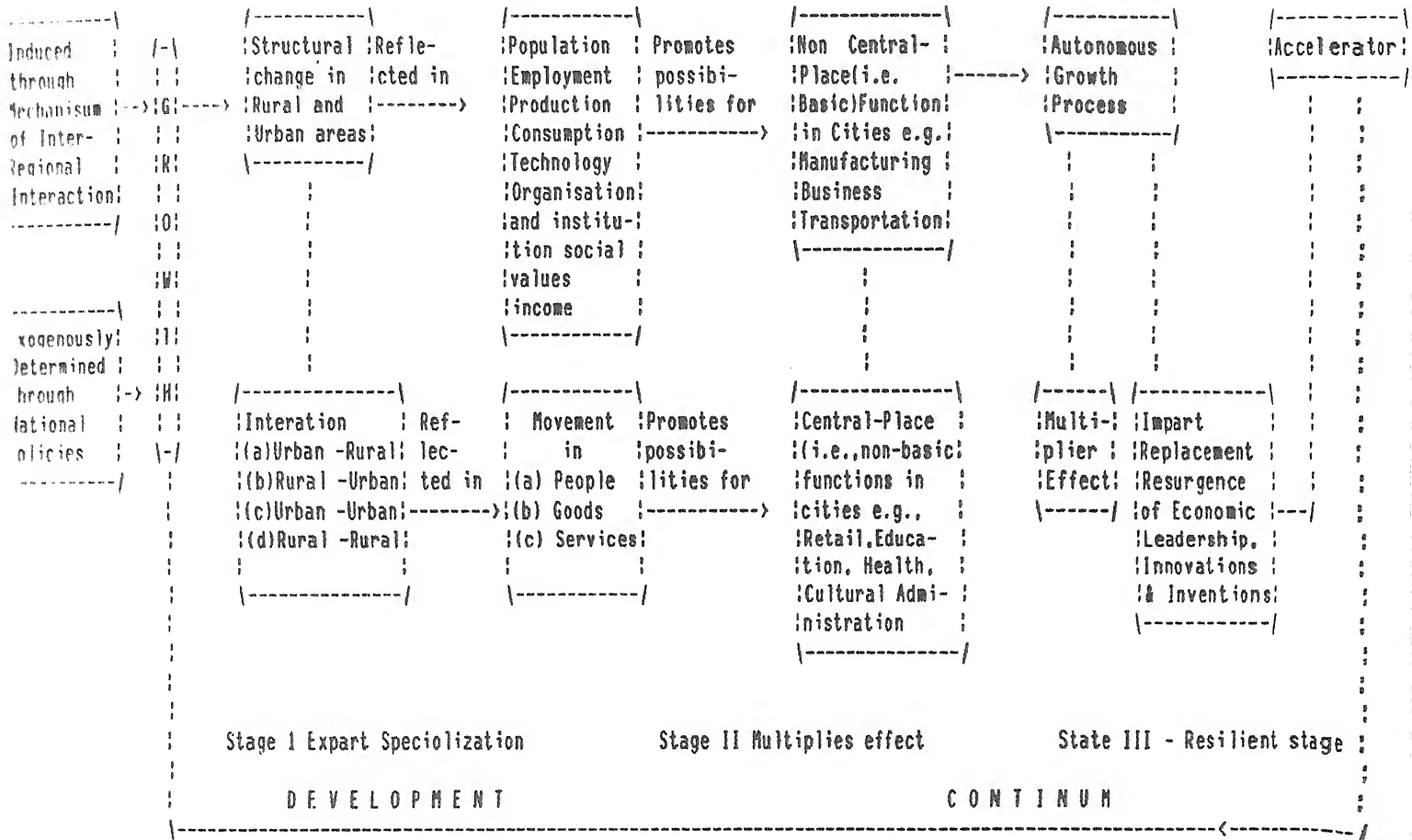
K.V. Sundram constructed a model of the dynamics of urban growth which tells us why the city grows and throw light on the determinants and sources of growth during different stages in a development continuum. This model has been diagrammatically illustrated in figure 2.1.2.

According to this model, the operation of the various growth forces can be viewed in a time sequence of different stages. The stimulus for initial growth probably comes from a single venture or a group of activities, mainly in the secondary sector, setting the stage for export specialization. When this original growth stimulus generates a sufficiently strong impulse to lift the economy to a certain level, other derivative growth forces, such as the growth in the tertiary sector, take over. This we may call the stage of multiplier effect. If the economic build up is sufficiently strong, cities reach a resilient stage, where even when urban growth slackens or stalls, a kind of challenge and response

9. K.V. Sundram, "A Theoretical Framework for the Study of Urban Growth Dynamics", paper presented to the Asian Symposium on Regional Development, Mysore, 1974.

Figure.2.1.2

Dynamics of Growth in an Interacting Urban System.



development. Syndrome comes into being to support the faltering economy, such as is evident in the substitution as import replacement process or in the resurgence of local economic leadership and individual creativity. During all these sequences, urban growth feeds upon itself and may, therefore, be viewed as an interrelated process in which each stage in the development becomes a function of previous stage.

How urban growth takes place and how the urban regions are changed to 'metropolis' and 'metropolitan' regions into 'megapolies,' is a matter of great concern. It is the process of urbanization, which influences the form of any city big or small. The speed of transformation depends upon the pace of urbanisation. If there is high urbanization, the cities will grow fast, on the contrary, if urbanization is slow, the cities would grow but at a grow slower speed. The influences upon urban growth are both national and regional factors. These are as follows :

- (a) The natural increase of population as a result of excess of births over deaths in the urban areas is responsible for urban growth and economic development.
- (b) Migration from rural areas to urban areas also leads towards economic growth of these urban regions.
- (c) People living in urban areas of a lower order are attracted to urban areas of a higher order because of better prospects of employment, scope for enlarging their incomes, and the opportunities such areas offer for leading a more sophisticated and a modern social life.
- (d) The technological changes and the area of specialization

was bound to concentrate in certain specific areas and it were these areas which attracted substantial migrants from other places and lead to growth and development in these areas.

- (e) Due to closer integration of economic activities that such concentration of population in specific areas made possible, efficiency of the socio-economic organisation was increased. This further increased the drift of people towards these areas and their population increased further leading to urban growth and economic development.
- (f) The process of urban growth and economic development is also a consequence of the growth in manufacturing industry. People are attracted to areas of industrial growth leading to rapid expansion and growth of these urban areas.
- (g) Level of industrialization also influences the pattern of urban growth and economic development¹⁰.

The urbanization process in the developing countries is characterized by high rates of natural population increase coupled with an accelerating movement of rural population to urban centres. Throughout the less developed world, rapid urbanization is accompanied by bitter social distress as well as intractable problems that will profoundly influence economic development. The urban population grows far more rapidly than the

10. Mukta Rastogi, "Growth of Small and Medium Towns and Integrated Regional Development : A Study of Selected Towns of U.P. in the National Capital Region", unpublished work, Meerut University 1986, PP. 10-13.

number of new jobs available to it, causing several unemployment and underemployment. The cities are financially unable to meet the sharply rising demands for social services and social overhead investment, thus leading to a deterioration in the equality of urban life for the bulk of the inhabitants and to slums and shanty towns for the very poor. The chaotic growth of cities, the ineffective allocation of resources and deficiencies in basic infrastructure are retarding industrialization, the growth of employment and in turn, the growth of national economy¹¹.

It has been noticed that even population from smaller urban centres has moved towards big cities. The main reason for this is the neglected development of small and medium towns. These settlements did not have the potential to provide economic development and a proper living environment to the people. Growth in modern sector has not created enough jobs to meet the demand by those who have left the traditional sector. In fact, the expansion of modern sector has not been accompanied by similar growth in employment. The result of this phenomenon has been as explosive urban population growth accompanied by widespread open unemployment growth of the informal sector and disguised unemployment.¹² The increasing pressures of the movement to the big cities affected their growth and invariably

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11. Richard M. Westebbe, "Urbanization Problems and Prospects," Finance and Development. Quarterly No. 4, 1970, P. 2.
12. Jacob M. Mwanza, "Rural-Urban Migration and Urban Employment in Zambia," Developing Economies. Vol. 17, 1979, P. 172.

undermined the urban environment as these cities could not provide the essential urban services and amenities. H.G. Hanumappa writes :

"Metropolitan agglomerations have been growing faster and the medium and small sized towns are recording slower and declining growth rates.¹³

A seminar on urban development strategies¹⁴ has emphasized that in case of developing countries :

1. There is a case for development of medium size towns from the point of view of maximizing employment generations, as 'employment multiplier' is found to be the highest in medium size cities according to some studies,¹⁵ and
2. There is a case for development of small towns from point of view of giving effect to an amenity-based strategy of decentralizing social services in rural areas.

13. H.G. Hanu Mappa, "Urbanization Trends in India: A Case Study of a Medium Town" Ashish Publishing House, New Delhi, 1981, P.4.

14. Report of the seminar on "Urban Development Strategies in the context of Regional Development." held at Nagoya (Japan) from Oct, 28 to 8th Nov. 1974, United Nations Centre for regional Development, Nagoya, Japan.

15. Refer to the studies conducted in United Nations Centre for Regional Development, Nagoya (Japan) for the research project, "The Role of Cities in Attaining a Desirable Population Distribution in the Context of Rapid Urbanization."

In the post-independence era, large cities of India grew in an extraordinary manner, whereas small and medium towns either remained stagnant or registered very modest growth. Some even declined. At the same time, migration from rural areas not only increased but started by-passing the small towns. The urban population of India as per the 1991 census is 217,177,625 spread over 3,768 urban agglomerations/towns. The urban population accounts for 25.72 percent of the total population of the country. The table 2.1.3 give the number of urban agglomerations/towns by size class for each of the censuses since 1901. In the country (except Assam and Jammu & Kashmir) the increase in the number of class I urban cities with the exception of 1911 has been steady till 1951. Thereafter the number has been increasing rapidly as many as 80 urban agglomerations/cities have been added during 1981-91 raising the number to 296 in 1991. Similar trend is noticed in the case of urban towns relating to class II, III and IV. Two classes relating to smaller towns exhibit altogether a different pattern. The number of class V towns which was 744 in 1901 increased to 1,124 in 1951 but has decreased substantially and was 725 in 1991. Similarly, the number of class VI towns was 479 in 1901. The highest number in this size class was observed in 1921 when it stood at 571. At the time of the 1991 census, their number is 185. This big fluctuation in the number of towns in these two smaller size classes is understandable as generally declassification of towns or addition of new towns affect these two size classes is due to increase in the population of these smaller towns resulting in their shift to the next higher class.

TABLE 2.1.3
NUMBER OF URBAN AGGLOMERATION TOWNS BY SIZE CLASS-INDIA.
1901-1991.

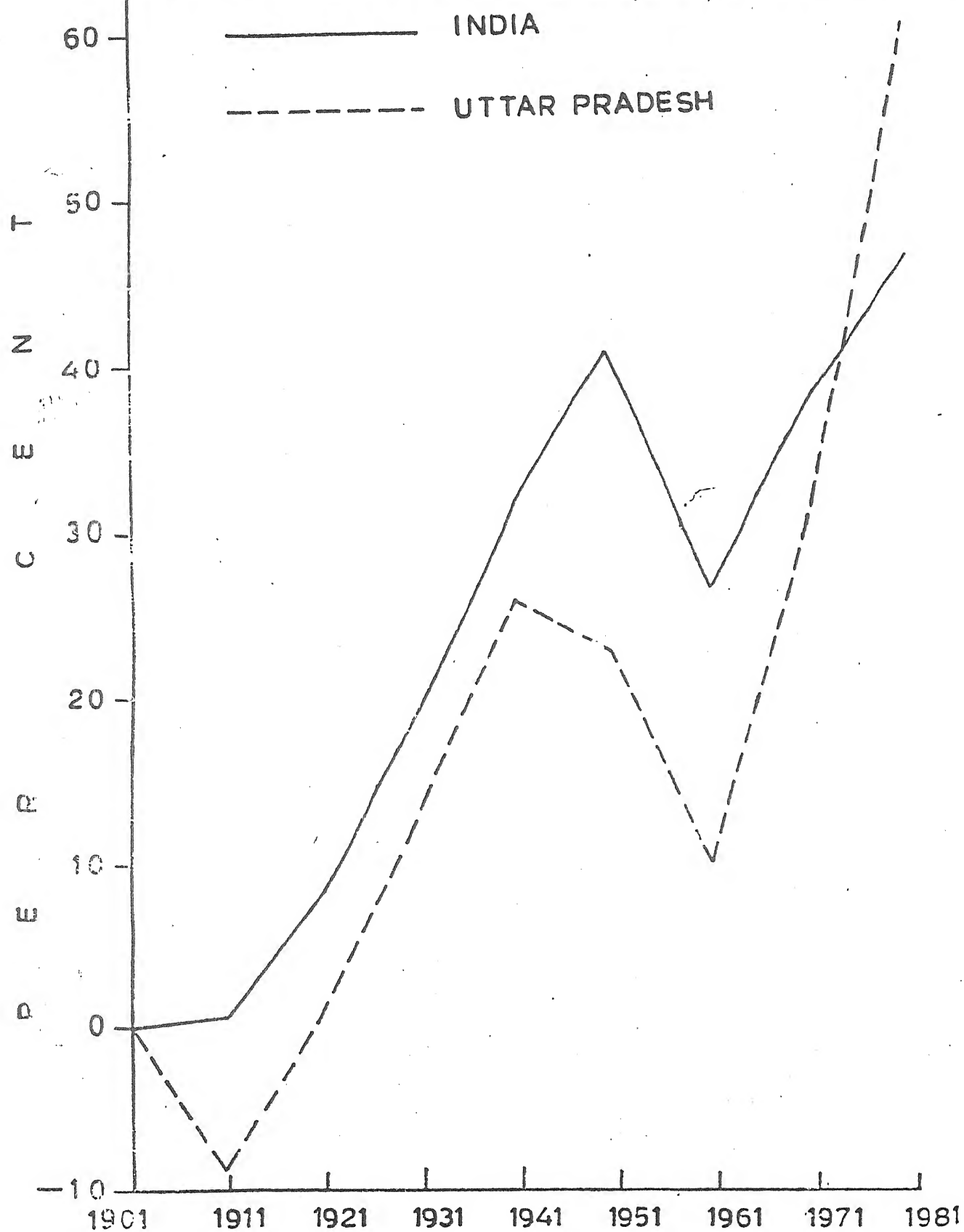
Census year	All Classes	I	II	III	IV	V	VI
1	2	3	4	5	6	7	8
1901	1811	24	43	130	391	744	479
1911	1754	23	40	135	364	707	485
1921	1894	29	45	145	370	734	571
1931	2017	35	56	183	434	800	509
1941	2190	49	74	242	498	920	407
1951	2795	76	91	327	608	1124	569
1961	2270	102	129	437	719	711	172
1971	2476	148	173	558	827	623	147
1981	3245	216	270	738	1053	739	229
1991	3609	296	341	927	1135	725	185

Note :- 1. Excludes Assam and Jammu and Kashmir.

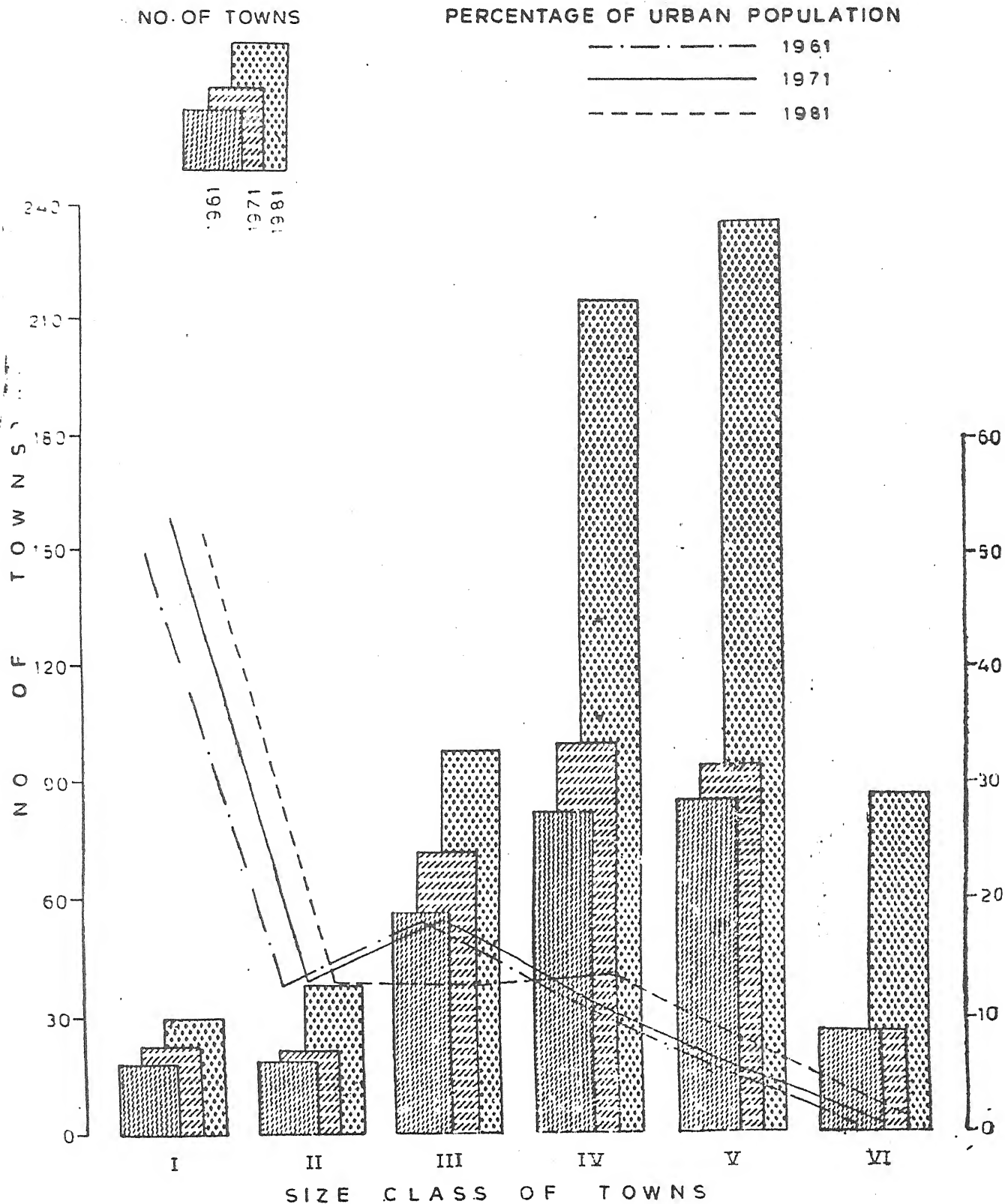
2. All Classes exclude six towns in 1941, four each in 1931 and 1921 and two each in 1911 and 1901 of Goa which could be assigned to any size class as their population for these years is not available.

Source : Census of India 1991, Provisional Population Totals.

DECADAL GROWTH RATE OF URBAN POPULATION 1901-81



PROGRESS OF URBANIZATION 1961-81



2.2 Conceptual Framework of Integrated Development of Township and Growth Centre Theory

It is most timely that integrated development of small & medium towns has now been taken up at the national level and recognised as a national necessity. The idea of integrated development of township strategy has been directed towards the total development of the township within the regional context by integrating functional objectives into concerted action plans for the betterment of the social and economic status including the development of services and environmental conditions of the town. The essence of the integration lies in 'operational explorations' and linkages established, while conceptualising the formulation of a plan¹. Based on the development priorities of the town, the strategy, therefore, requires interaction of different goals and objectives, integration of sectors and a wide variety of sectoral components and finally, multi-level coverage of services and their integration over the space for all sectors of the population.

Several theories of spatial structure and urban growth :-

(1) The urban location theory :-

It was first propounded by Heinrich Van Thunen and later on refined by others. Heinrich showed on the basis of empirical evidence, that under ideal conditions a city would develop at the centre of this land area and concentric rings of

1. R.K. Wishwakarma and Gangadhar Jha (ed.), "Integrated Development of Small & Medium towns : Problems and Strategic Policy Issues," IIPA, New Delhi, 1983.

land use would develop around this central city. In spite of its defects, it established a distance-cost relationship. Today location theory explains the pattern of land use and also gives a solution to the problem of what is most rational use of land.

(2) The concentric zone theory :

The concentric zone theory of Bergess applies the urban location theory to how to use rural land around a city. This theory is dynamic as it allows for underlying conditions to change continuously such as natural population increase immigration, economic growth and income expansion.

(3) The sector theory :

The sector theory of Homer Hoyt is a refinement of Axial Development theory. It establishes a relationship of a transport use with land-use.

(4) The concentric zone-sector theory :

The concentric zone sector theory of Mann is based on the concentric zone theory of Bergess and appears to be an application only.

(5) The multiple nuclei theory :

The multiple nuclei theory of Ullmann says that in a city, the land use pattern is built not around a single centre but around several distinct nuclei.

(6) The urban economic base theory :

It is a crude and out dated one, concentrates on urban employment, additions to the level of employment and multiplying affects upon the total population.

(7) The money flow theory :

It is based on the keynes circular flow of money theory. It establishes a relationship between total income of the circular flow of money and growth of an urban area.

(8) The human ecological approach to urban growth :

It emphasises the importance of Human ecology and wants a relationship between urban growth and ecology to established.

(9) The communication theory of urban growth of Meier :

It gives importance to transport and communication in the development and expansion of cities.

(10) The city size and urban growth theory :

It establishes a relationship between size of industry and growth of a town. It establishes that growth in large cities will be self generating because large cities have a greater potential for obtaining growth inputs.

(11) The central place theory of Robeck :

It was refined by Brain J.L .Berry and others, tries to deal with the question of relation between a city and rural area and that the city should be in the centre of productive area. In other words, a city's growth is a function of its hinterland population (and income - level).

(12) The growth centre theory :

It has been observed that in spite of planned efforts, the rich areas become more rich while backward areas remain backward. To solve the problem of regional imbalances, the Growth Centre Theory was propound. It suggests that in spite of

economic consideration, growth centres should be established in relatively less developed areas. It links the issue to location of industries, urban environment and growth of the area. It favours medium & small towns in place of very big towns. This theory states that growth centres act as poles of attraction for commuters and migrants and generators of spread effects.

According to Niles M. Hansen,² "A Growth Centre is a complex of one or more communities or places, which is an active or potential centre for the supply of several functions such as employment, social, cultural and commercial services, etc to the complex itself and to its country side ,".

The Appalachian Regional Commission has classified proposed growth centres into three types :

- (1) Regional centres are metropolises with services intended mainly for the whole region that embraces several planning districts :
- (2) The second type is that of primary centres which are aggregate or complex of communities where much of the future growth of a planning district is likely to take place ;
- (3) The third type consists of secondary centres. These will provide services to extensive hinterlands in respect of 'skills and training' to isolated groups of population.

The various type of growth centres are places of potential growth and it was held by the Appalachian Planning

2. Niles M. Hansen, "Growth Centres in Regional Economic Development", (ed.) The free Press, New York, 1974, P.266-293.

Authorities that a genuine growth centre in a district will check emigration of population from the district concerned.

The concept of Growth Centres was applied in India during 1970-74 for attaining integrated rural development. In the fourth five Year plan (1969-74), a scheme known as Pilot Research Project for growth centres was launched. Twenty research and investigation cells were established in different states in the country for identifying the existing and the potential growth centres. The project envisaged the preparation of "integrated area development plans" for an all-round development of these twenty centres. The accent in the project was on rural urban integration, an aspect which has been totally ignored in the earlier efforts in community development work in India.

Growth centre planning :

3

Niles M. Hansen had proposed the growth centre strategy based on spontaneous growing intermediate size cities. He held that the growth centre theory, despite its limitations, has still relevance to regional policy, for induced growth centres can properly serve as regional centres for absorbing the immigrants. Evaluating the growth centre theory and practice, Hansen mentions emphatically that once a technology is developed at innovative centres and the manufacturing process is established, it can be shifted away from the larger cities to the intermediate size cities.

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3. N.M. Hansen, "Development Pole Theory in a Regional Context." in D.L. Macker, R.D. Dean and W.H. Leahy, (Ed.) Regional Economics, Toronto, 1970, P. 123.

Vitalising agricultural sector :

There are advantages to be gained from injecting capital in the lower order centres, or even in the agricultural base, because increase in incomes in these places will generate the income multipliers in higher order settlements. Hansen calls it the 'trickle up effect'.⁴ He is convinced of the vitality of the agricultural sector being an innovator as has been amply proved by the success of the green revolution in several Asian Countries, e.g. Japan, Taiwan, India etc. Such a type of resource-based planning and development can remove the obstacles of shifting labour force from the agricultural to the manufacturing sector or from the agricultural to the tertiary sector.

⁵
Kochai Mera, the noted authority on Japan's economic development, has shown in his penetrating analysis, that there are population concentrations at centres having a higher rate of economic growth. Such a phenomenon has gathered momentum in several developing countries such as Thailand, Malaysia, South Korea, India and Pakistan. Injecting the growth possibilities at several points on the basis of growth centres would distribute population in several small and medium size urban centres. Such a process would enable us to achieve 'concentrated decentralisation in the economy'.

Growth pole or agropolitan approach to development :

The concept of 'Growth Pole' has received

4. Ibid.

5. Kochai Mera, "Changing pattern of Population Distribution in relation to Japan from 1952-1974." Nagoya, Japan, 1976.

considerable attention over the last two decades and has been recognised over world as an appropriate strategy for economic development. The creation of growth poles envisages the concentration of growth in selected centres for the proper establishment of propulsive industries.

⁶
Boudeville defines development poles as industrial centres, which create wealth and markets for their satellite areas. Elsewhere he defines a regional growth pole, which is synonymous with the development pole, as "a set of expanding industries located in an urban area and inducing further development of economic activity throughout its zone of influence".⁷

According to Thomas, poles have a 'Spatial setting' whatever its nature, areal dimensions and structural characteristics.⁸ This view is in agreement with Boudeville's who prefers to look at a development pole as 'a geographical agglomeration of activities' rather a complex system of sectors different from the national matrix. On this view growth poles

6. J.R. Boudeville, "A Survey of Recent Technique for Regional Economic Analysis" in W.Isard and J.M. Cumberland (ed.), Regional Economic Planning. Paris, 1960, PP.283-384.

7. J.R. Boudeville, "Problems of Regional Economic Planning." Edinburgh, 1966, P.11.

8. M.D. Thomas, "Growth Pole Theory : An Examination of Some of its Basic Concepts," in N.M.Hansen (ed.), "Growth Centres in Regional Economic Development" New York, 1973.

appear as 'town possessing a complex of propulsive industries'.

Transmission of growth waves or spread effect.

There is a feeling in some quarters that the adoption of growth pole strategy has led to hyper urbanisation and to the creation of a dualistic economic structure in the context of underdeveloped countries. It is true that to the large extent, the sophisticated industries and services have been concentrated in the large cities, and in the absence of the expected spread effect, such a strategy has led to various structural, spatial and economic imbalances in the economies of these countries.

Benjamin Higgins, the Development Economist, has put it correctly that a propulsive industry in the growth pole Centre A is a particularly powerful generator of spread effect only if the other industry in the Centre B in the surrounding region is a strong 'reactor' to the investments made in the growth pole Centre A.

Transmission lines should be available for carrying out the load generating capacity from the growth pole to the surround regions. These transmitting lines should, therefore, have adequate capacities to carry the load. The centres should be able to generate the transmission of economic activities in the area of growth at the other end, so that the economic growth phenomenon becomes a continuous process. It must then be duly recognised that there should be a diffusion mechanism present to carry forward the technological innovations. Further, the

9. J.R. Boudeville, 1966, ibid.

appropriate financial institutions should also come into existence for making it possible to distribute the increamental product in the form of additional incomes.

2.3 Theoritical Strategy of Small and Medium Township

A small or a medium town, while being a physical, social or political organism, is an economic organism too. Indeed, the town is predominantly the creation of economic forces. Both Lampard¹ and Stopler² suggest that economic growth becomes impossible beyond a certain point without the development of major cities. The history of Urban growth all over the world suggests that before the birth of a city or a town, first a pattern of service centres develops to cater to the needs of a predominantly rural population. Over time, some of these centres develop industrial functions and enter upon a self-generating, self-sustaining cycle of urban-industrial growth. However, in many developing countries, which were formerly under the colonial rule, the growth of 'primate cities' acted to the detriment of the economy of urban areas in the interior. But today, freed from the chains of colonial rule and nursed through the process of planned economic development, the interior urban areas of these countries are building up their urban economic base and are growing.

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1. E.E.Lampard, "The History of Cities in the Economically Advanced Area," Economic Development and Cultural change. Vol. III, 1954, PP.81-136.
 2. W.Stopler, " Spatial Order and Economic Growth of Cities - A Comment on Lampard, Paper," "Economic Development and Cultural Change. Vol.III, 1954, PP.137 - 146.

Let us imagine a rural area with no areal differentiation of activity to begin with. Development of such a area is partly determined through national policies and partly induced through inter_regional inter_action. Such development is reflected in structural changes in the economy and society. Structural changes in the economy imply changes in different variables such as population, employment, production, consumption, human institutions and income. In a planned situation, all these changes take place through specific production plans and achievement targets. This would bring about a certain redistribution of population and changes in land-use. The result of such changes would be the agglomeration of certain types of activities and services in selected small or medium towns. These activities include the growth of manufacturing, producer-oriented tertiary activities to support the manufacturing activity (e.g. repair and business services and transportation) and concentration of consumer-oriented tertiary activities (e.g., retail, health, education and other personal and community services). Thus distinct modes tend to grow with their activity components. Simultaneously, a process of spatial interaction ensures with the emerging modes interacting with the other settlements in the area, which accentuates the process of areal differentiation, leading to continued expansion and intensification of all conditions.

Another aspect of change, which concurrently takes place is the structural transformation of attitudes, behavioural patterns and social values of the people. They come about

through the processes of mobility (of people, goods and services), communications and rural-urban interaction. This leads to diffusion of innovations, adoption of new technology and development of networks, all of which lead ultimately to modernization. One of the ways of bringing about the diffusion, is through the so called 'trickling down process' hoping that it would operate from the top through different communication mechanisms passing down a hierarchy of nodes. Since our experience has been that this does not take place in a smooth manner, possibly on account of several 'frinctions' that develop during the development process, an 'inverted approach' through the 'capillary mechanism' is suggested as a supplemental effort to bring about the desired change.

Certain economic functions and activities become concentrated in towns because such concentration is advantageous. In course of the development process, some towns grow into cities and new towns emerge. Alongside with the population growth, the number of central functions increases, with more and more specialized functions being included. Under favourable conditions, the interaction among the activity components in the cities would lead to multiplier and linkage effects and lead to the further growth.

Thus the structural changes that take place in the economy and society of region, give rise to a circular set of mutually reinforcing factors ultimately leading to the articulation of the space economy and spatial integration.

In this whole process of transformation, a temporal sequence of development may be visualized. Thus, we may

postulate that a region hypothetically starts with a matrix of 'uniform' settlements which are subsistence-oriented and characterized by absence of division of labour or interaction among them. Then it goes through a whole sequence of changes in a development continuum, passing perhaps through successive transition phases.

3

Figure 2.3.1 illustrates this process of spatial incidence of development. In this figure, it may be seen that the basic process of regional/area development unfold themselves chiefly in an urban setting (a small or a medium town from where, through a series of complex linkages and multiplier effects, they eventually spreadout the rural hinterland. This is how the articulation of the space economy takes place at least in a theoretical sence. The problem in spatial planning then, is to choose a few selected centres, i.e. puntiform locations where we may concentrate investment thus providing the necessary pre-conditions for triggering off the economy of backward areas and articulating the space economy. The 'target group' approach with its emphasis on the 'capillary mechanism' comes as an essential aid to this strategy.

Such a spatial strategy is the corner stone of area development /regional planning. To resucue the small and medium size towns from stagnation and to start them on the path to economic growth, we must have adequate knowledge of the 'controlling mechanisms' of urban growth processes.

3. K.V. Sundram, "Urban and Regional Planing in India." Vikas publishing House PVT. LTD, New Delhi, 1977, P.287

Mention may be made of the following factors in urban growth;

- (i) the role of the export sector (Basic activities),
- (ii) the demand for goods and services from the hinterlands,
- (iii) the role of the tertiary sector,
- (iv) the role of the location factor,
- (v) the role of the multiplier effect,
- (vi) the role of managerial functions,
- (vii) The import replacement process, and
- (viii) the communication process.

The Indian cities are growing at a very rapid rate today. The growth of industrialization in association with the development of transport and communication system is adding a new dimension to this present pattern of urbanization. As a result of this, not only the cities are changing markedly both in population and area, but their influence on neighbouring area is also becoming more and more pronounced. In other words, the areas surrounding the cities are also changing owing to the increased relationship and interaction between the city and its neighbouring rural areas. People in the adjacent rural areas are using employment opportunities in the city and are taking up different kind of non-agricultural occupations, there which apparently pay more. As a result, people from the surrounding rural areas are migrating to the city and suburbs for greater scope of employment and income, attraction of urban facilities and the

4. K.V. Sundram, "Growth of the Urban Economy of Small and Medium Size Towns," Vikas publishing House, Delhi, 1980, pp.213-221

urban way of life. Since such migration is usually male-selective, it results in more males in the town than the rural areas in contrast to the conditions in some western countries. Further, the city provides intensive to the people of the adjacent areas to acquire education that can help them in turn to get urban jobs and make a better living.

The cumulative effects of all these city region relationships and interactions have been found to be reflected in certain observable patterns of human characteristics, demographic, social and economic, i.e., the areas which exhibit those characteristics some what resembling the city are likely to experience more urban influence. In other words, the influence has been found to vary in accordance in a gradient form to the city. A gradient may appear in a variety of socio-economic characteristics. The point at which the given characteristics cease to be differentiated from the variance within rural areas, marks are territorial extension of perceptible urban influence.

2.4 Functions And Workings Of Small And Medium Towns in Balanced Area Development

The growth of the urban economy of small and medium size towns is highly relevant today for developing cities having huge population and are now going through the various phases of economic development. These developing cities would like to reduce or limit the 'primary' of themselves and gradually built up their small and medium size towns having population uptill one lakh to provide effective economic and social services to their rural hinter lands. A seminar on urban development

strategies has emphasised that in case of developing states.

- (1) 'Employment multiplier' is found to be the highest in medium size towns. Hence, medium size town can be developed. These are towns having population above 50,000 and below 1 lakh.
- (2) Small towns can be developed from the point of view of giving effect to an amenity based strategy of decentralizing social services in rural areas. These are towns having population between 20,000 and 50,000.

To have successful multi-level planning in the country and to reduce regional imbalances, it is suggested to have a deliberate policy of peppering the growth of small and medium towns consciously woven into our development policies.

The Government of India, in its policy formulation at various stages, did emphasise the need for the dispersal of industries and balanced area/regional growth. The Third Five Year plan document contained a special chapter elaborating the policy on the backward and balanced/area growth¹. The emphasis of the policy was on the attainment of a rapid rate of growth. Better balance in the regional development, it was pointed out, could be attained only when the capacity of economy for such dispersal increased. Therefore, the Government policy was not expected to provide immediate or spectacular results in the field of balanced area development. Some sources were, no doubt enmarked

1. Third five Year Plan, Planning Commission, Govt. of India, New Delhi, 1961, pp. 142-153.

for balanced area development.

Balanced development is viewed as a method of determining appropriate priorities among the development sectors in such a manner that the various complementarities, linkages and relationships are taken due note of, to the extent that any lag in provision of the complementary inputs do not inhibit or stifle the development of the 'lead' or 'core' sector of the economy.

During the administration of the Five Year Plan programmes, the handicaps inherent in the functional fragmentation, its emphasis on 'the vertical chain of command' rather than upon the horizontal integration of programmes at particular area levels became evident. The need was increasingly felt for bringing the total development efforts into correct spatial focus. Thus regional planning from the grass roots under the name of 'area development' was initiated. Integrated development at the area level is essential for carrying the benefits of development to the more backward sections of the community and also for increasing agricultural production and strengthening rural economy. For the fulfilment of this, stress has been laid on implementing district and block plans.

The main objective of the area development is to provide concrete and well organised efforts for sustained and integrated development of the area through active participation of and collaboration between official, non-official and voluntary agencies and the citizens.

2. K.S.V. Menon, "Development of Backward Areas Through Incentive: An Indian Experiment" Vidya Vahini, 1979, p. 39.

The growing disparities, both regional and social, with increasing pace of economic development came in for special attention. This resulted in greater concern about the distributive aspects, in the economic process on the one hand, and increasing recognition of smaller areas as the unit of planning on the other. There was felt a need to pay special attention to certain weaker sections of the community like the tribals, small and marginal farmers etc., who had been earlier bypassed by the development process. Such considerations led to the evolution of a definite 'target area' combined with a 'target group' approach. This was a modified area development approach, in which 'target group' approach has been consciously interwoven into a 'target area' approach, thus ensuring 'place' prosperity as well as 'peoples' prosperity.

Dr. Douglas Enginger makes the following observations on rural-urban integrated development :

"Not village development alone, not town development alone, but village cum-town development linking clusters of villages to town growth centres is the concept. India should adopt for future planning of countryside³ .

The area specific programme included in the Fifth Plan are of two kinds viz :

- (1) area based sectoral programmes and
- (2) area plans

In the case of the former programmes, the focus is

3. Douglas Enginger, "Growth and Viable Rural Urban Communities," Kurukshetra, Oct., 1967.

on a particular problem or on a target group, while in the case of the later, the focus is on the comprehensive development of the area. The Drought Prone Area Programme and the Programme for Small and Marginal farmers are examples of the first category. The Drought Prone Area Programme is limited to specific problem showing with reference to the geo-climatic conditions of a specific region. This programme attaches no concern for the weaker sections of the community. The small & Marginal farmer's Programme is in effect a programme of household based planning for the weaker sections of the agricultural community in an area. One of the major defects of the area based sectoral programme is that they fail to look at the total picture with reference to all the state level programmes and somewhat rigid in execution, as they do not permit mixing of funds programmes operating in the area. They tend to be 'exclusive' from

The second category of area development planning programmes are confined to selected tribal and hill areas of the country. The emphasis in this context is to ensure that a certain order of investments from the state and central sectors are made to flow to such areas in a coordinated manner and that programmes and schemes specially designed to meet the interests and need of the people of the area, are undertaken under a specially formulated sub-plan for the area.

India's Five Year Plans have witnessed economic concentration within the metropolitan and large cities. Consequently there has been a negative development in small towns and rural areas. Census records reveal that urban

areas have grown considerably from 1971-81, particularly in class 1 cities, constituting over 1,00,000 population. The small towns with the demographic urban areas class category IV, V and VI have not followed an effective planning programme for accelerating the tempo of agro-industrial growth to boost production, income and employment.⁴

It is worth mentioning that the faster urbanization of less developed countries and regions is the unavoidable evil of the day. This results due to the unending immigration from the country side and a tense situation is created when the cities fail to provide employment to these immigrants.

It is in this situation that the development of small and medium towns can prove best of the bad bargain of urbanisation. Further growth of the metropolitan and large cities should be checked to mitigate the evils of fast urbanization occurring there due to presence of several opportunities. Small and medium towns should be developed into centres of industrial growth and "bring the adjoining rural areas into the vortex of agro-industrial complexes for rapid development."⁵

The small & medium towns development assumes greater significance for vitalising the rural economic agro-industrial prospects. The objective of small and medium towns has

4. H.B. Pandey : "Developing Small Town Settlements," Vikas

Varta, Vol. 2, no. 3, Jan-March 1985, p. 32.

5. Op.Cit.

to be achieved within the balanced regional development perspective. To act as a benefactor in Integrated Regional Development, the small and medium towns should generate optimum employment. To attract migrants from rural areas to small and medium towns have to be developed in terms of infrastructural and socio-economic facilities. "The main orientation of small town economy has to be agro-industrial in its functional characteristics. It has to become the processing industrial centres by utilisation of agricultural raw-materials." ⁶

The remunerative industrial finances, income and employment possibilities in small and medium towns would result in uprising growth characteristics. These centres would become a fortune for the immigrants and play an important role in checking and mitigating the evils of urbanisation in large and metropolitian cities. These towns would check creation of slums, miserable conditions, housing problem, environmental pollution etc. which would otherwise be foreseen in large and metropolitan cities.

Decentralized growth of cities :

The national plan should aim at decentralizing the economic activities in various cities and hence promote growth of smaller cities too. This would check the under growth of economic activities in bigger and metropolitan cities. For decentralized growth, the industries, various govt. offices, economic activities involving large man power should all be planned and set up away from large and metropolitan cities. These should be established in -----

6. Op.cit.

smaller cities to divert the population growth towards these cities and check heavy migration flowing towards metropolitan cities.

Hence, in India, small and medium towns have remained neglected for a long time. This has further increased the evils of urbanisation, it was observed that urban development in post independent India has concentrated in big and metropolitan cities, while small and medium towns are either stagnation or growing at a very slow speed. Now investment was added to big and metropolitan cities resulting in the neglect of small and medium towns. Despite all this, situation in the big cities did not improve. It has been noticed that population from small urban centres has moved towards big cities. The main reason for this is the neglected development of small and medium towns. These settlements did not have the potential to provide economic/employment opportunity and a proper living environment to the people. The increasing pressures of the movement to the big cities affected their growth and invariably undermined the urban environment as these cities could not provide the essential urban services and amenities.

Therefore, it was felt that apart from developing large cities, attention should also be paid to small and medium towns by making increased investments on providing infrastructures and other essential facilities so that these towns could provide alternative centres of employment, subserve the rural hinterland and ultimately help checking the ever increasing influx of the rural urban population migrating to a handful of big and metropolitan cities.

2.5 Purview of IDSMT scheme on Macro Level

With the decision of the National Development Council, during the Sixth Plan, a centrally sponsored scheme of Integrated Development of Small and Medium Towns (IDSMT) was introduced during 1979-80 covering 235 towns of 1 lakh and below population with 50 percent financial assistance to the states on matching basis. The intent of the programme had been to provide a fillip to the growth of small and medium towns through planned development. The 'Guide lines' for the preparation of 'integrated projects' were issued to the state government and union territories in December 1979. The thrust of new urban policy enunciated in the second document of the Sixth Five Year Plan (1980-85) was to give greater emphasis to the provision of adequate infrastructural facilities in small and medium towns as well as intermediate towns, which have been neglected, so far. The aim was to strengthen these towns in order to equip them to subserve as growth and service centre for urban hinterland and also reduce the rate of migration to large cities.¹

The scheme provided for central assistance on matching basis (50:50) with a ceiling of Rs. 40.00 lakhs, which assumed the form of a loan repayable in 25 years. Until March 31, 1991, a total of 457 towns had been covered under the scheme for which the loan assistance released was Rs. 162.73 Crores.

The Eighth Five Year Plan envisages a fresh approach to the development of the towns, dovetailing the

1. Sixth Five Year Plan, Planning Commission, Govt. Of India, New Delhi.

activities under the employment generation programmes into the supportive infrastructure development programme with a view to :

- (i) generating employment opportunities to reduce the rural - urban and urban-urban migration;
- (ii) developing growth centres for the betterment of rural hinterland adopting a regional approach ;
- (iii) providing infrastructural facilities to support such employment generation activities; and
- (iv) evolving resource generating schemes for local bodies for meeting the expenditure on operation and maintenance of the infrastructural facilities so created. The IDSMT scheme is intended to cover objectives (ii), (iii), and (iv) and objective (i) forms part of large frame work of employment generation .

To overcome the financial constraints inherent in the original IDSMT, the reformulated approach envisages that the scheme should not depend solely on budgetary finance but should seek support from institutional finance. The budgetary provisions should be used mainly for the provision of seed capital to the state corporation/local bodies for generation of funds and for critical infrastructure which does not have any direct return.

The coverage of the scheme will be in towns with population between 20,000 to 3 lakhs as given in the table 2.5.1

The guidelines for the scheme indicate the criteria and the order of priorities for selection of towns.

2. Eighth Five Year Plan, Planning Commission, Govt. Of India, New Delhi.

TABLE 2.5.1
Coverage of IDSMT Scheme

Population	Categories
20,000 - 50,000	A
50,000 - 1,00,000	B
1,00,000 - 3,00,000	C
Less than 20,000	X

Source : Eighth five Year Plan, Planning commission, New Delhi.

The actual selection of the towns is, however being left to the State Government.

The scheme will make the towns with a population of 20,000 to 50,000 the prime target, while the inclusion of towns in 50,000 to 3,00,000 category and less than 20,000 category will be on a selective basis.

The schemes eligible for central assistance will depend on the category as well as special characteristics of the town. Central assistance will be available in general for the following activities:

- i) Strengthening of link road facilities ;
- ii) Provision of bus terminals ;
- iii) Development of market yards ;
- iv) Industrial sheds ;
- v) Water Supply ;
- vi) Construction /upgradation of road and side drains ;
- vii) Development of shopping centres ;
- viii) Provision of tourist facilities ; and
- ix) Localised drainage works.

A summary of the financing pattern is presented in the table 2.5.2.

The HUDCO will examine the project reports submitted by the State/Union territories and will assist by way of lending for the identified components. The scheme will be monitored by the Town and Country Planning Organisation. The assistance for the towns which have already been selected under the erstwhile IDSMT will be continued during the Eighth Plan.

TABLE 2.5.2**Financing Pattern of the IDSMT Scheme**

(Rs. in Lakhs)

Category	Maximum project Cost Permissible	Central Assis- tance (loans)	State Share	HUDCO Loans/other Sources
A	200	72	48	80
B	500	120	80	300
C	1000	180	120	700
X	100	36	24	40

Source : Eighth Five Year Plan, Planning Commission, New Delhi.

The proposed coverage of additional towns during Eight Plan under modified IDSMT is about 200.

The outlays on urban development sector during the Eighth Plan reflect the reorientation of urban development strategy and thrust areas. The IDSMT for which actual expenditure during the seventh plan (1985 - 90) was Rs. 80.03 crores, is being enhanced to rupees 145 crores as central assistance in its modified form. (Table 2.5.3) This will be supplemented by larger loan assistance from HUDCO.

The progress of Integrated Development of Small and Medium Towns programme on macro level has been shown in the table 2.5.4. The table shows the progress of this programme in Uttar Pradesh up-to till 31st march 1992. As per the table, 51 towns have been selected under this scheme out of 39 districts of Uttar Pradesh. The total amount granted for these selected towns of Uttar Pradesh is Rs. 6169.71 lakhs out of which for Sultanpur, the amount granted is Rs. 210.33 lakhs, which is relatively high when compared to other towns. It means, much attention is paid to the Sultanpur in U.P. For Mahoba town, it is only Rs. 46.90 lakhs only and for Banda town it is Rs. 63.52 lakhs only. Available funds for these above said selected towns of U.P. are Rs. 3204.35 lakhs. The total expenditure upto till 31 march 1992 is Rs. 2008.76 lakhs. Thus, the remaining amount is equal to Rs. 1995.59 lakhs. As far as various components of IDSMT scheme is concerned, 59 schemes are in process under residential component. 141 schemes are in process in u.p. under commercial component of this programme and 53 schemes are in process under traffic and transportation component of this programme.

TABLE 2.5.3

Total Outlay Budgetary Support Under IDSMT Project

(Rs. in Crores)

S.N.	Plan	Total Outlay Budgetary Support
1.	Seventh Five Year Plan	80.03
2.	Eighth Five Year Plan	145.00

Source : Eighth Five Year Plan, Planning Commission , New Delhi.

CHAPTER III

EXECUTION OF IDSMT SCHEME IN BUNDELKHAND DIVISION

3.1 Administrative Set-Up Of the Scheme

The IDSMT project is to be executed by Nagar Palika and Development Authority of the town. Development Authority will implement the schemes which are outside the municipal limits. In addition, it will also implement the other important schemes in the town which do not form part of the IDSMT project. There are various agencies/department of the town and its hinterland. The chart 3.1.1 lists out the local and regional agencies/departments alongwith their functions engaged in the development of town.

As per the chart 3.1.1, Municipal Board functions are maintenance and construction of capital works within municipal limits. Development Authority works out to promote the urban development. It regulates and controls within development area. There are various other agencies i.e., Public Works Department, Industrial department & Marketing committee, which construct of roads and buildings, promotion of industries, etc. Education department, health department, forest department, tourism department etc. are the State Government Department, they work out for the provision of educational facilities, health facilities, promotion of tourism etc.

Supervision :

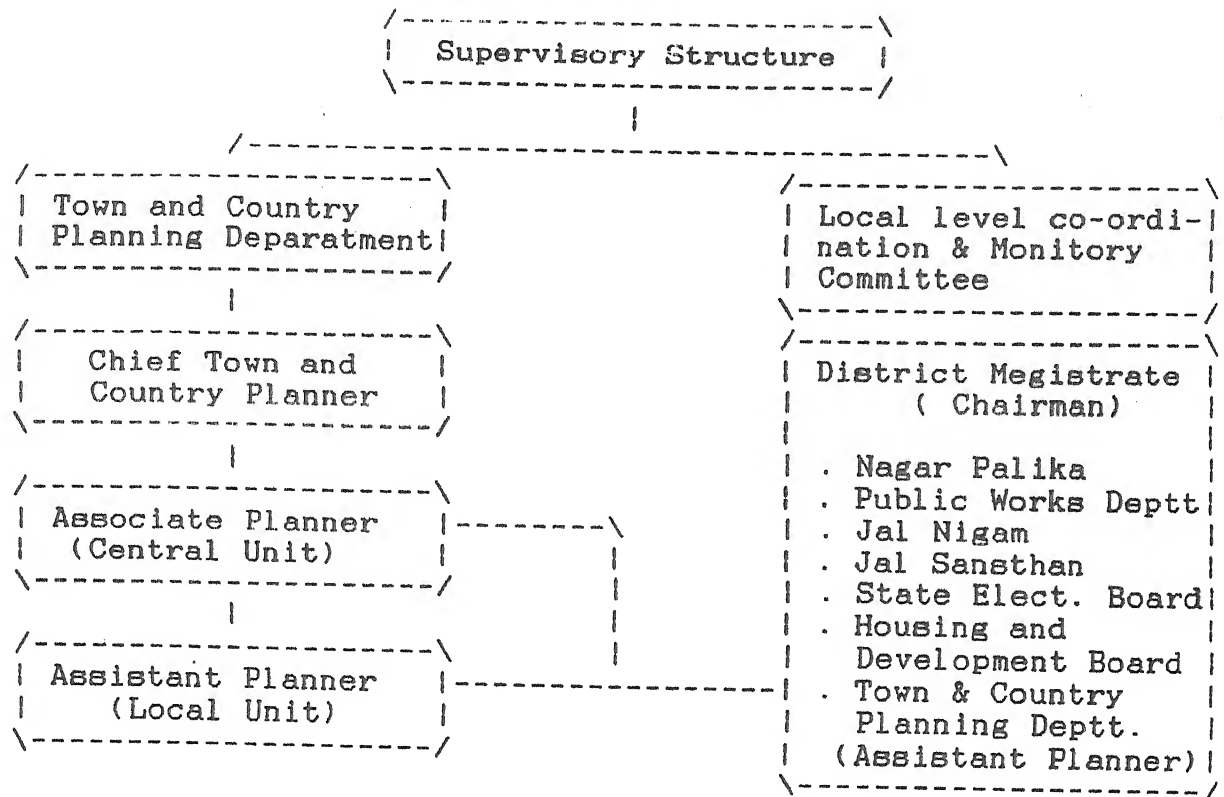
Supervision of IDSMT project has been entrusted to the Town and Country Planning Department and the local level Co-ordination and monitoring Committee. The diagram 3.1.2 depicts the organisational structure for the supervision and control

TABLE 3.1.1

Implementing Agencies And Their Functions

<u>Implementation</u>	<u>Agency</u>	<u>Functions</u>
Local Bodies	Municipal Board	Maintenance and construction of capital works within municipal limits.
	Development Authority	Promotion of urban development, regulation and control within development area.
	Public Works Department	Construction of roads and buildings promotion of Industrial development construction and establishment of Market yards.
	Industries Department Marketing committee	
State Government	Education Department	Provision of education facilities, provision of health facilities, plantation afforestation, provision of water supply and sewerage system. Maintenance of water supply and sewerage system.
Department	Health Department forest	provision of electricity, promotion of agricultural Development. Promotion of tourism.
	Department Jal-Nigam, Jal Sans-than, state-electricity Board,	Development of plant Nurseries.
	Agricultural Department, Tourism Deptt. Horticulture Deptt.	

Diagram 3.1.2



being exercised by the respective planning, Co-ordination and Monitoring agencies. The department of Town and Country Planning is responsible for over all supervision for implementation of the project. It reviews every half yearly progress of the project. Similarly, Senior Planner is responsible to review the quarterly progress of the IDSMT project. The Associate Planner, Assistant planners are responsible to review the project every month and fortnight respectively.

3.2 Criterion of IDSMT Scheme :

If India's Fifth Five-Year Plan (1974-79) indicated its preference for concentration of development effort on the big cities, the Sixth Plan (1980-85) showed its bias for the small and medium sized towns.

The concern on the IDSMT scheme, on country-wide basis, was raised during the year 1970-80. The intention of the scheme was to exploit the relatively favourable potentialities (physical and economic) of some of these towns and to build them up as growth centres so that they could not only stop the migration to the rural poor to larger cities but also provide certain services to their hinterland and thus, lead to the balanced development of the whole district and region.

The scheme was aimed at towns with a population of less than one lakh (1971 census) with preference given to district headquarter-towns, subdivisional towns and mandi towns. Under the scheme, the central Government was to offer loan assistance Rs. 40 lakhs per town to State Government/Union Territories for specific items of development (land acquisition; traffic and

transport improvement, development of mandies, low cost sanitation etc.) provided the latter were prepared to make a matching contribution to bring about these improvements, such as slum developments, small-scale employment generation, low cost water-supply/drainage, preventive health care and so on.

There were some strings attached to the central assistance, namely, availability of an integrated plan for the development of the selected town, enactment of a comprehensive town and country planning act, and appropriate changes in organizational structures, rules and procedures of the concerned agencies that would help to implement the scheme with speed.

Now the criterion of IDSMT scheme has been changed, as new guidelines are issued by the Government of India, Ministry of Urban Affairs. According to new guidelines (Appendix A), selection of towns for inclusion under the scheme has to be done carefully after studying in depth the growth potentials, centrality, functions, relative development of the town in its regional setting as it has spatial implications. For this purpose, the State Government/Union Territories would be asked to prepare an overall urbanisation strategy paper for next ten years and to submit the list of the towns in order of priority alongwith the brief proposals in the prescribed format. However, in the selection of the towns, preference will be given to headquarters of the districts with more than 90% rural population, followed by mandi towns, industrial growth centres, tourist centres and pilgrim centres etc.

3.3 Execution of the Scheme in Bundelkhand Division

(1) BANDA TOWN :

BANDA IDSMT Project was approved by the Government of India in March, 1981. An amount of 8 lakhs was released by the Central and State Government on matching basis. The goal of the IDSMT project is based on the development priorities of the town in terms of various objectives directed to improve the quality of life of all the people. This is to be achieved through the integration of different goals and sectors such as economic, social, infrastructural. This integration will be multi-level, inter-sectoral convergence of the services.

The detailed mechanism of integration for the development of small and medium towns with special reference to Banda has been given for the reference in the table 3.3.1.1.

Execution:

The IDSMT project is to be executed by Nagar Palika Banda and Banda Development Authority (BDA). Banda Development Authority will implement the scheme which are outside the municipal limits. In addition, it will also implement the other important schemes in the town which do not form part of the IDSMT project. The Kanpur Road Residential scheme part 1 & 2 is executed by BDA, where as commercial complex and traffic and transportation schemes under the central assistance, and slum improvement and development of parks under state sector are being executed by the Nagar Palika, Banda. Banda Development Authority is being equipped with necessary staff. The Nagar Palika, Banda has also been strengthened with necessary staff, as one Assistant

Table 3.3.1.1

Mechanism of Integration for IDSMT Project of Banda Town

Problems	Solution	Integration
<u>Social:</u>		
i) Access to Shelter	i) Sites and services	Social
ii) Access to Community	ii) Provision of basic facilities	
iii) Facilities (Education, Health, Recreation)	iii) Provision of basic Services	
iv) Opportunity for social participation and interaction	iv) For Social participation and interaction	
v) Access to basic services	v) To provide opportunities	
vi) Provision for social mobility	vi) To achieve social mobility	
<u>Economic :</u>		
(i) Job opportunities	(i) Establishment of Industrial estates	Economic infra-structure
(ii) Facilities to perform economic activities.	(ii) Shopping Centres & mandies	
	- Traffic and transportation	
	- Accessary infrastructure for economic activities	
<u>Infrastructural:</u>		
(i) Access to infrastructure (Roads, Watersupply, Sewerage, Drainage, and Electricity)	i) Improvement and widening of the roads	
	ii) Sewerage and drainage	
	iii) Water supply	
	iv) Electricity	
	v) Other infrastructure	

Engineer and one Junior Engineer have been appointed in the Nagar Palika for the implementation of IDSMT Scheme.

Components Of the IDSMT Project Of Banda Town

The components of IDSMT project of Banda town have been narrated in a tabular form alongwith their cost in the table 3.3.1.2.

As per the table, some components are from Central Assistance, such as residential components, traffic and transportation components, commercial complex components, and improvement of crossings. Some components are from State Assistance, such as environmental improvement of slums and development of parks. Their estimated cost and actual cost have been given in the table 3.3.1.2.

TABLE 3.3.1.2

Components of IDSMT Project in Banda Town Alongwith Their Costs
(from 1981 to upto 18.12.89)

Project Components	Cost (Rs. in lakh)	
	Estimated Cost	Actual Cost
(A) <u>From Central Assistance:</u>		
1. Residential Components :		
(i) Kanpur road residential scheme Part-1- area of site is 9.3 Hectares comprising 604 residential plots (269 sites and services) 208 LIG, 92 MIG, and 35 HIG with plot size of 3672162 and 288 Sq. metres respectively, 92 shops, one primary school, provision of sanitary core for E.W.S. and LIG plots.	34.307	
(ii) Kanpur road residential scheme Part-II- area of site is 5.7 Hectares comprising 400 plots (180) sites and services, 140 LIG, 67 MIG, and 20 HIG Plots with plot size of 3672162 and 288 Sq. metres respectively) 10 shops, the provision of sanitary core for EWS and LIG.	21091	
(iii) Indira Nagar - 556 plots EWS, 143LIG, MIG-143, HIG24. Commercial plots - 79, 165 Flats, 150-EWS. 10 LIG, 5-MIG.	46.70	89.08

2. <u>Traffic and Transportation Components</u>		
(i) Balkhandi Naka, Police Chowki Crossing to Babu Lal Crossing Road - length of the road is 1.20 Kms. having proposals for widening, proper drainage and others improvements.	3.221	2.593
(ii) Collectrate Crossing to Old Police line crossing road - length of road is 1.00 Km. having the proposal of widening proper drainage and other improvements.	3.188	2.134
(iii) Babulal Crossing Improvement - length of the road is 1.2 Kms.	3.59	3.59
(iv) Police Line Road Improvement - length of the road is 1.0 Km.	2.13	2.13
(v) Jhanda Crossing Improvement	0.28	0.28
(vi) Pili Kothi Crossing Improvement	0.38	0.38
(vii) Degree College Crossing Improvement	0.43	0.43
3. <u>Commercial complex Component:</u>		
(i) Babulal Crossing Commercial Complex Scheme- 1 - area of site is 0.26 Hectares comprising 56 shops (7.5 Sq. metres size each), provision of W.C. and bath alongwith shops, roads, park pavements, foot path, plantation and electricity.	9.276	

(ii) Nawab Tank Beautification Scheme-Pro- vision of improvement of parks, roads, foot-path etc.	2.000	
(iii) Commercial Complex Scheme-2-provision of 20 shops with development of sites and services.	3.384	
(iv) Judges Crossing Complex Scheme with the provision of 9 shops and development of sites and services.	1.530	
(v) Telephone Crossing Commercial Complex-1, with the provision of 25 shops and deve- lopment of sites & services.	3.10	3.83
(vi) Telephone Crossing Commercial Complex -2 with the provision of 13 shops.	4.38	
(vii) Telephone Crossing Commercial Complex -3, with the provision of 15 shops, 1 restaurant and 3 Halls and development of sites and services.	6.82	
B. From State Assistance :-		
(1) Environmental Improvement of Slums, Provi- sion of pavement of roads, drainage, street lighting, public taps with bathing platfo- rm, public latrines, urinals, and rubbish depots.		
(i) Khainpar Slums - Part I and II	1.432	1.310
(ii) Khainpar slums - Part III	1.429	1.254
(iii) Khainpar Slums - Part IV	1.580	1.693

(iv) Keotra (kanchan Pura)	1.260	1.976
(v) Aliganj Slum	2.620	2.620
(vi) Khainpar Slums Part V		
(vii) Nimnipar Slum		
(viii) ponra Bagh	31.755	
(ix) Bangali Pura		
(x) Chhabbi Talab		

C. Development Of Parks :

(i) Kandar Das Tank Park Development Scheme- provision of fountain, grass ,pavement, footpaths,railing, tree plantation,and others improvement.	2.110	
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(II) Mahoba Town :-

Mahoba town, the headquarter of tahsil Mahoba is located in district hamirpur in Bundelkhand, Uttar Pradesh. It is directly linked by railway line with Jhansi and Allahabad.

Execution :-

The IDSMT programme is mainly implemented by Mahoba Nagar Palika besides Housing Board, Jal Nigam, PWD and State Electricity Board. At present, the technical expertise available with the Mahoba Nagarpalika is not sufficient for the implementation of the IDSMT schemes. As such it is necessary to appoint some technical personals and required expertise for coordination of the programme to be provided by the Town and Country Planning Department U.P. There is a need for the coordination of all the agencies for the implementation of the scheme, it is proposed that the Town and Country Planning Department U.P. should be the main coordinating and monitoring agency between the State Government and the local implementing agency for the project.

Components of IDSMT programme elligible for central assistance on matching basis are as follows :

(a) Residential scheme no.1 :-

The IDSMT project includes two residential development schemes for EWS, LIG and MIG. The scheme number 1 has been proposed on Mahoba Kulpahar road to be implemented by Nagar Palika where as the second scheme is proposed on Mahoba Charkhari by pass road to be implemented by U.P. Housing Board to fill up some of the gaps under present housing shortage.

The area and cost of residential plots for different categories have been worked out and given in the table 3.3.2.1.

On the Basis of the above standard, it has been worked out that a total amount of Rs. 40.35 lakhs will be required for the development of land construction of EWS site and services.

(b) Residential scheme no.2 :-

It is Mahoba - Charkhari bye pass road residential scheme. The site of this scheme is located on the south of 30 metre wide Mahoba - Charkhari bye - pass road at a distance of one Killometre from the tahsil office and the main commercial centre. The U.P. Housing and Development Board has notified an area of about 15.4 hectares at this site out of which 5 hactares have been developed by the end of 1983. The scheme provides 133 plots for EWS, 133 under site and services, 61 LIG plots, 61 LIG houses and 51 MIG plots. Besides these, the scheme also provides 13 plots for the construction of shops and a primary school. The details of the proposed site and areas to be developed have been depicted in the table 3.3.2.2.

(C) Commercial scheme :-

The commercial activites in Mahoba town are mainly centralised from police chowki to chowk crossing which stretches over a lenthth of about 400 metres. The Grantganj commercial area is spread over a rectangular area. At present, there is no organised shopping center. The width of the commercial street is very narrow without any parking facilities

TABLE 3.3.2.2

The Detail of Proposals for Development of Mahoba-Charkhari Bye-Pass Residential Scheme No. 2

(Total Area = 5.0 Hectares)

Year	Total area to be taken (sq. mtr.)	Area to be devel. in differ. years (sq. mtr.)	Category of development
1980-81	50,000	12,500	EWS/Site/services, LIG & MIG
1981-82	--	25,000	EWS/Site/services, LIG & MIG
1982-83	--	12,500	EWS/Site/services, LIG & MIG
Total	50,000	50,000	

Source : Town and Country Planning Department, Jhansi.

which creates traffic chaos in the present business area. The wholesale market for grains and vegetables is also centralised in the heart of the town creating traffic bottlenecks daily. There is a proposal to shift the wholesale grain and vegetable market over a new site as it is tentatively selected on Mahoba - Charkhari bypass road by mandi samitee. The notification of 20 hectares site for this purpose is under consideration. Two sites have been selected under this scheme to provide 37 number of retail shops and 12 platform with sheds for retail vegetable business to be constructed. The aim of this programme is to create employment opportunities for local people and also help relieving pressure on the existing commercial market in the heart of the town. The retail commercial shops are to be constructed on the ground floor and offices on the first floor. The financing of the ground floor is a part of the IDSMT project, while the construction on the upper floor is met by the Nagarpalika out of its own resources. The implementation of these schemes is the responsibility of Nagar Palika, Mahoba.

(D) Commercial scheme no.1

Khanga bazaar commercial scheme :-

The Khanga bazaar commercial scheme is located opposite to shishu shiksha Niketan, where an area of about 1480 sq. mt. is available under the possession of Nagarpalika. It provides a total number of 37 shops on the ground floor and offices on the first floor. The site is centrally located and is very close to the retail trade area. It also serves the residential areas of the town. A 12 metre wide approach road is available along the western

side of the proposed site. The water supply and electricity line is also available nearby the site. The details of the commercial scheme is depicted in the table no. 3.3.2.3.

(E) Commercial scheme no. II

Improvement of existing Subzimandi :-

The site of the existing subzimandi is located south of Grantganj commercial yard in the heart of the town over an area of 2112 sq. metres. At present, out of the total retail vegetable and fruit sellers, 85% of the shops are arranged on both side of the approach road to sabzimandi, which is itself very narrow and even pedestrain movers do not find any way to move upon. The road side subzisellers sit as the existing platforms of subzimandi is lying in a dilapidated condition without any platform or sheds. The site is accessible from the existing 9 metres wide road towards south which takes off from the existing state highway no. 44. The water supply and electricity lines are available nearby the site.

The scheme provides construction of 12 platform with a provision of 8 tin sheds over it @ Rs. 42000 per platform with a total cost of Rs. 7.39 lakhs including cost of development as depicted in the table no. 3.3.2.4.

(F) Traffic and transportation

Widening of major roads :-

A total length of 7.70 kms. have been proposed under the three road widening schemes implemented by the end of 1983.

TABLE 3.3.2.3

Number and Area of Khanga Bazar Commercial Scheme No. 1

(Area 1480 Sq. Metres.)

Year	Name of the proposed site	Number of shops to be constructed	Total area to be developed
1980-81	Khanga Bazar	9	360
1981-82	----do-----	28	1120
1982-83	----do-----	-	--
Total	--	37	1480

Source : Town and Country Planning Department, Jhansi.

TABLE 3.3.2.4

Improvement of Existing Sabzimandi in Mahoba Town

Total area in Sq.mt.	Total No.of platforms to be constructed	Area under platforms @ 120 Sq. mt. per platform	Other area in Sq.mt.	Expenditure in lakhs			
				Cost of land @ Rs.100/- per Sq.mt.	Cost of construction of platform @ Rs.42800/- per platform	State Central Share in total expenditure	
2112	12	1440	672	2.11	5.04	3.695	3.695

Source : Town and Country Planning Department, Jhansi.

Road Widening Scheme NO. 1 :

From Mission 'T' Junction Upto padau 'T' Junction :-

A total length of 3.0 kilometres has been taken on the state high way no. 44 for widening under this scheme. This road is a major artery of the town. It passes through the heart of the town. The main commercial centre along with head post office and other Government offices are located on this road. Present carriage way of this road is 3.50 metres wide which can not cope up with the intense economic activities centred on it. Therefore it needs, immediate widening, as such it is proposed to widen this road with a uniform width of 7.0 metres carriage way with the total cost of Rs. 3.90 lakhs.

Road Widening Scheme No.2 :

From Padau 'T' Junction Upto Chhatarpur Road :

The total length of the road under this scheme is 1.50 kms. This is an important road which connects state way no. 44 to Mahoba Chhatarpur road. The important offices like Municipal Board Office, Tehsil office and kotwali, are located on this road. The bullock cart and tractor traffic has to follow this road which are coming from villages to reach the whole sale market. The regional bus traffic also passes through this road towards Chhatarpur and Khajuraho towns in Madhya Pradesh and vice versa. It is proposed to widen this road to an uniform/with an estimated cost of Rs. 2.43 lakhs as depicted in the table No. 3.3.2.5.

(g) Improvement of 'T' Junction

Three important 'T' junctions have been proposed for the improvement under this scheme. Two 'T' junctions are

TABLE : 3.3.2.5

Widening of Existing Important Major Roads

Name of the road	Present carriage way in mt.	Carriage way after widening in mtr.	Cost of widening @ lakh Rs. per Km.	Total length of Road in Km.	Total Expendi- ture in lakh Rs.	State Central share in total Expenditure		Remarks
						State	Central	
1	2	3	4	5	6	7	8	9
1. From mission 'T' junction upto Padau 'T' junction.	3.50	5.50	1.30	3.00	3.90	1.950	1.950	50% of column No.6
2. Form Padau 'T' junction up to Chhaterpur road via M.B. Office	3.00	5.50	1.62	1.50	2.43	1.215	1.215	-do-
3. From mission 'T' junction upto Irrigation Deptt. Inspection House on Charkhari Road.	3.50	5.50	1.30	3.20	4.16	2.080	2.080	-do-
TOTAL :-				7.70	10.49	5.245	5.245	

Source : Town and Country Planning Department , Jhansi.

located on state high way no. 44 and one 'T' junction on Mahoba-Charkhari road. At present, there is no round about and road dividers to channalise the traffic. As such, it has been proposed to improve these junctions which have been selected keeping in new load of traffic on these junctions. The improvement of junctions includes items like metalling provision of round about and road dividers, footpaths with one metre high railing shifting and fixing of electric poles with mercurry fittings.

Mission 'T' junction :

This T junction is located on state highway No. 44 and is the joining point of Mahoba Chattarpur road. The space at this junction is available to make the necessary improvements for the channelisation of traffic which involves a total cost of Rs. 0.65 lakh as depicted in the table no. 3.3.2.6.

Padau 'T' Junction :

This 'T' junction is also located on state high way no. 44, from where an important road bifurcates and joins at Mahoba-Chhatarpur road. This is most busiest road junction of Mahoba town through which all the regional and city traffic has to pass. This crossing has sufficient space for its improvement in terms of road dividers round about provision of foot paths etc. This involves a cost of Rs. 0.75 lakh as depicted in the table no. 3.3.2.6.

Manoj Ice Factory 'T' Junction :

This 'T' junction is located on Mahoba Charkhari road through which all the regional traffic going towards Rath and city traffic towards railway station and vice versa, has to cross this crossing and creates traffic bottlenecks due to

TABLE 3.3.2.6

Improvement of Important Road Junctions

Name of 'T' Junction	Improvement expenditure in lakh Rs.	State central share in expenditure	
		State	Central
(i) Mission 'T' Junction	0.55	0.325	0.325
(ii) Padau 'T' Junction	0.75	0.375	0.375
(iii) Manoj Ice Factory	0.50	0.250	0.250
Total	1.90	0.95	0.95

Source : Town and Country Planning Department, Jhansi.

absense of any traffic channeliser. Keeping in view the above problems, this road junction has been taken under the improvement scheme with a total cost of Rs. 0.50 lakh as depicted in the table no. 3.3.2.6.

(h) Other Schemes

(i) Construction of Slaughter House :

The present slaughter house is located in Bhattipura mohalla which is lying in a very dilapidated condition with ugly looking which is an old and traditional type of construction. As such construction of a new slaughter house has been proposed with a total area of 300 sq. metres at the cost of 0.95 lakh. The land is in the possession of Nagarpalika. The details of the area and expenditure has been depicted in the table no. 3.3.2.7.

Components of Integrated Development Programme for which funds are be obtained from the state Plan :-

(ii) Environment Improvement :-

The rural population, who are migrating to Mahoba town in search of employment and are employed in industries, trade and commerce and other activities has load to an accute shortage of housing facilities for the lower income group in the town. Inadequate supply of afford- able housing for this population has lead to the rapid growth of slums in the recent years. The slum areas in Mahoba town are having a population of about 8600 persons. The total expenditure on slum improvement will be to the tune of Rs. 12.89 lakhs @ Rs. 150 per persons as depicted in the table no. 3.3.2.8.

TABLE 3.3.2.7

The details of Slaughter House Area and Construction Cost
Involved

Total area in sq.mtr.	Plinth area in sq.metre	Expenditure in lakh Rs.		Total	State Central share in total expenditure	
		Cost of land @Rs 17 per sq. met.	Cost of Cons truction @ Rs. 600/-per sq. met.		State	Central
300	150	.05	.90	.95	.475	.475

Source : Town And Country Planning Department, Jhansi.

TABLE 3.3.2.8

Details of Areas, Population and Expenditure Involved upon
Environmental Improvement Programme

Name of the area	Coverage of the area in hectare	Estimated populat- ion	Total improvement expenditure @ Rs. 150/-per person in lakhs Rs.
1.New Gandhi Nagar area	1.5	1250	1.87
2.Bhartipura Harijan Basti area	1.0	6000	9.00
3.Malak Shah road Bajaria area	1.5	850	1.27
4.Mulkipura Sattipura area	1.0	500	0.75

Source : Town and Country Planning Department, Jhansi.

The problems associated with the slums have been proposed to tackle in the following manner :

- (i) To provide environment improvement facilities like water supply, drainage, public latrine and bath, street lightning and paved lanes along with side drains.
- (ii) To adopt some redevelopment measures and provide additional community facilities on public land if available.
- (iii) To provide water supply through public stand post @ one stand post for every 150 persons and toilet facilities @ of one water closet for every 50 person along with community washing and bathing services.
- (iv) To provide adequate street lightning facility.
- (v) To provide incentives for those who would like to have their water supply and toilet facilities.
- (iii) Metalling of kuchcha local link road :

The existing road pattern of the Mahoba town shows that all the links roads which are connecting the various mohallas and important activities are unmetalled. All the important kuchcha roads have identified in this scheme to provide proper linkage in between various important activities in the town. It has been proposed to metal there road with an uniform carriage way of 3 metres along with side drains with a total estimated cost of Rs. 11.10 lakhs for a total length 5.5 kms of road at the rate of Rs. 2.0 lakhs per km.

(I) Development of Parks

Improvement of Nehrupark:

Keeping in view the lack of development park in Mahoba town, it has been thought to select existing Nehru park,

which is located just adjacent to north of Madan Sagar over an area of 2.3 hectares and is under the possession of Nagarpalika Mahoba .

The cost of development will be @ Rs.1.50 lakhs per hectare involving a total expenditure of Rs.3.45 lakhs as depicted in table no.3.3.2.9.

(iii)Orai Town:

The main objective of IDSMT project of Orai town is to increase the supply of serviced land to the community. The main thrust is to provide the sites and services to the urban poor. The project also includes the development shopping centres as a component for generation of employment for the benefit of local and also hinterland population. It also focusses on traffic improvement measures through widening of major roads in the central parts of the town, improvement of main crossings, improvement of total paths for pedestrain movement and upgrading of existing roads.

The various departments engaged in the development activities are making the provision of infrastructure, establishment of commercial and industrial estates to provide employment and economic opportunities, which also form an integral part of this project.

Execution:

The IDSMT project is to be executed by Nagar Palika, Orai and Orai Development Authority (ODA). Orai Development Authority will implement the scheme which are outside the municipal limits. In addition, it will also implement

TABLE : 3.3.2.9

Details of Development Programme of Parks

Name of the Park	Area in hectares	Development cost @ Rs. lakh per hectare	Total expenditure in lakh Rs.
1. Nehru Park	2.3	1.5	3.45
Total:	2.3		3.45

Source : Town and Coutry Planning Department, Jhansi.

the schemes which do not form part of the IDSMT Scheme.

The various components of IDSMT project of Orai town have been narrated in a tabular form (3.3.3.1) alongwith their costs.

As per the table, some components are from central assistance, such as residential components, traffic and transportation components, commercial components and improvement of roads and crossings. Others schemes are from state assistance such as improvement of slums etc. There are 15 columns in the table 3.3.3.1. First column shows the various project components of IDSMT scheme in Orai town. Under residential component, Karmer Road Scheme is launched for which the cost granted by the Government of India is Rs.15.25 lakhs, revised but approved expected cost is Rs.11.68 lakhs. The amount received from the authority is Rs.11.10 lakh, the same is the approved tender amount. For this Karmer Road Scheme, the land cost is Rs.4.35 lakhs, payments made to contractors are Rs.7.76 lakhs. Total expenditure is Rs.11.79 lakhs, which exceeds the approved expected cost, that is Rs.11.68 lakhs. Income received from release of property is Rs.21.39 lakhs. It is more than the cost and actual expenditure of this scheme.

The second component is the commercial complex component. Under this component (i) Machchar Crossing (ii) Jawahar Ganj and (iii) Patel Nagar Scheme have been launched on 6.5.83 in Orai town. For Machchar Crossing scheme, cost granted by Government of India was Rs.4.30 lakhs, but later on this scheme was cancelled due to some reasons. The scheme that could complete under commercial complex scheme was Jawahar Ganj Scheme,

TABLE : 3.3.3.1

The various Components of IPPM Project in Pral Town Alongwith Their Costs

(Rs. in lakhs)

Project components	(Cost Granted by Govt. of India)	(Revised but approved exceeded cost)	(Amount received from authority)	(Approved Estimate less)	(Approved Tender amount)	(Working orders amounts)	(Land Cost)	(Payments to contractors)	(Others Expenditures)	(Total Expenditures)	(Income received from release of property Registration Rent amount)	(Received Total)	(Date)		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. Residential Component															
(a) Karmar Road	15.215	11.68	11.10	11.18	11.18	10.69	4.035	7.76	-	11.79	21.39	-	21.39	22.11.82	
	15.215	11.68	11.10	11.18	11.18	10.69	4.035	7.76	-	11.79	21.39	-	21.39	22.11.82	
2. Commercial Complex Components															
(a) Machnar Crossing	4.30	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Jawahar Ganj	18.66	18.66	14.88	14.67	14.67	13.96	4.00	14.36	-	18.36	13.05	10.70	23.75	6.5.83	
(c) Patel Nagar	30.50	-	-	-	-	-	-	-	-	-	0.46	-	0.46	-	
Total:-	53.46	18.66	14.88	14.67	14.67	13.96	4.00	14.36	-	18.36	13.51	10.70	24.21	-	
3. Improvement of Roads and Crossing															
(a) Karmar Road Improvement Scheme.	4.25	4.25	3.50	4.23	4.23	4.03	-	3.87	-	3.87	-	-	-	6.5.83	
(b) Station Rd. Improvement Scheme.	3.89	3.29	1.60	3.92	3.92	3.74	-	3.72	-	3.72	-	-	-	6.5.83	
(c) Municipal Board Crossing Improvement Scheme.	0.65	3.26	3.26	3.28	3.28	3.26	-	3.26	-	3.26	-	-	-	13.1.84	
(d) Link road development Scheme.	2.63	-	-	-	-	-	-	-	-	-	-	-	-	13.1.84	
(e) Bus station Development Scheme.	28.10	36.38	10.42	26.15	26.15	22.17	8.93	21.06	-	29.99	4.27	3.60	7.87	18.10.84	
Total :-	39.42	47.18	18.78	37.58	37.58	33.20	8.93	31.91	-	40.84	4.27	3.60	7.87		
4. Other Schemes															
(a) Butecherias	1.37	1.47	0.975	1.30	1.30	1.23	0.075	1.39	-	1.47	-	-	-	16.4.83	
Total :-	1.37	1.47	0.975	1.30	1.30	1.23	0.075	1.39	-	1.47	-	-	-	16.4.83	
5. Re-investment Scheme															
(a) Machnar Nagar.	-	50.13	18.265	44.49	32.21	32.21	-	24.26	-	24.26	-	-	-	27.7.86	
GRAND TOTAL :-	109.465	139.12	64.00	109.22	96.94	91.29	17.04	79.68	-	96.72	39.17	14.30	53.47		

Source : Town and Country Planning Department, Jhansi.

for which cost granted by Govt. of India was Rs.18.66 lakhs. Revised but approved expected cost was Rs.18.66 lakhs and the actual amount received from authority was Rs.14.88 lakhs. The land cost and the payments made to contractors were Rs.4.00 lakhs and Rs.14.336 lakhs respectively. Thus, the total expenditure under this scheme was Rs.18.36 lakhs. Income received from this scheme was Rs.23.75 Lakhs. Thus, this scheme was really profitable to the authority. Patel Nagar Scheme was also introduced on 6.5.83. The cost granted by Government of India was Rs.30.50 lakhs, but this scheme has also been dropped.

The third component is Improvement of Roads and Crossings. Under this component, five schemes were introduced in Orai town namely-

- i) Karner Road Improvement Scheme on 6.5.1983
- ii) Station Road Improvement Scheme on 6.5.1983
- iii) Municipal Board Crossing Improvement scheme on 13.1.84
- iv) Linkroad Development Scheme on 13.1.1984
- v) Bus-station Development Scheme on 18.10.1984.

Out of them, Linkroad Development scheme has been cancelled. The total cost granted by Government of India of these schemes is Rs.39.42 lakhs. Revised but approved expected cost is Rs.47.18 lakhs, amount received from authority is Rs.18.78 lakhs. The approved tender cost is Rs.37.58 lakhs. The land cost and payments made to contractors are Rs.0.075 lakh and Rs.31.91 lakhs respectively. Thus, the total expenditure on the schemes is Rs.40.84 lakhs and the income received from the release of property is Rs.7.87 lakhs only.

The table 3.3.3.2 shows the total income and expenditure under IDSMT project in Orai town.

As per the table, the total income under IDSMT project in Orai town is Rs.141.78 lakhs and total expenditure under IDSMT project in Orai town is Rs.107.67 lakhs. The different items of the income and this amount have been shown in the column 1 of the table and different items of expenditure and their amount have been shown on the column 2 of the table. Expenditure on re-investment schemes is Rs.24.26 lakhs. Thus the total expenditure will be Rs.107.67 lakhs + Rs. 24.26 Lakhs = Rs.131.93 lakhs. The amount remaining will be $141.78 - 131.93 = \text{Rs.}9.85$ lakhs.

3.4 Current Position of the Scheme Regarding Bundelkhand Division

Bundelkhand Division is one of the most backward division of Uttar Pradesh. Industrial development here is almost nil and that is why it may be called zero-growth industrial economy. Hence, the towns such as Banda town, Mahoba town and Orai town have not experienced high growth as was expected. Because of the neglected development of small and medium towns in the division, rural and urban population, both, is migrating towards the metropolitan cities and industrial centres, thereby occasioning slums, pollution, congestion and socio-economic distortions.

It is most timely that integrated development of small and medium towns has now been taken up at the national level and recognised as a national necessity. With the decision of National Development Council during the Sixth Five Year Plan, a centrally sponsored scheme of Integrated Development of Small and

TABLE : 3.3.3.2

Total Income and Expenditure Under ISMT Project in Orai Town

(Amount in Lakhs)

I N C O M E		E X P E N D I T U R E	
Item	Amount (Rs.)	Item	Amount (Rs.)
1. The amount received from administration	64.00	1. Expenditure on granted scheme by administration	72.46
2. Interest received from Banks	6.47	2. Expenditure on re-investment schemes	24.26
3. Grants from Municipal Board	17.04	3. 5 percent centage charges	3.20
4. Income received from release of property of granted schemes from authority	53.46	4. Interest given to Government of India & interest given to State Government	5.94
5. Income received from release of property of re-investment Scheme	0.00	5. Return of the principle amount to Govt. of India, return of the principle amount to State Government	0.00
6. Other Income (from fee, tender etc.)	0.80	6. Cement and other material in stock	0.00
		7. Other Expenditure	1.83
Total Income	141.78	Total Expenditure	107.67

Expenditure on re-investment scheme	=	24.26
Total Expenditure	=	107.67
	+	24.26
		131.93
Total Amount		141.78
Remaining	-	131.93
	=	9.85

Source : Town and Country Planning Department, Jhansi.

Medium Towns (IDSMT) was introduced during 1979-80, covering 235 towns of 1 lakh and below population with 50 percent financial assistance to the states on matching basis. As far as study area Bundelkhand Division is concerned, three towns were selected under this scheme namely; Banda, Mahoba and Orai town. But upto till now (30.06.1993), the number of selected towns in Bundelkhand Division have been increased. Now the selected towns in the division are six. Three more towns have been added in the list of selected towns in the division, namely : Lalitpur, kaunch, and Mauranipur town. But, the present study will discuss only three towns of the division : Banda, Mahoba and Orai, because the above said three towns have been selected under the scheme after submitting the synopsis.

Now, the criterion of selection of the towns has also been changed. New guidelines have been issued from Government of India, Ministry of urban Development. (Appendix:A) Now, selection of towns for inclusion under the scheme has to be done carefully after studying in depth the growth potentials, centrality, functions, relative development of the town in its regional setting as it has spatial implications. For this purpose, the State Government/Union territories would be asked to prepare an overall Urbanisation Strategy Paper for next ten years and to submit the list of the towns in order of priarity along with the brief proposals in the prescribed format. However, in the selection of the towns, preference should be given to headquarters of the district with more than 90% rural population followed by mandl towns, industrial centres, tourist centres and pilgrim centres etc.

Progress report on IDSMT project of Bundelkhand Division is shown in the table 3.4.1.

As per the table 3.4.1, in the column one, there are three towns namely : Banda, Mahoba and Orai Town. Banda town is the headquarter of Banda District. The granted cost for Banda town under IDSMT project is Rs. 63.52 lakhs, for which granted tender is of Rs. 46.24 lakhs, working order amount is also the same. Expenditure on granted scheme is Rs. 96.31 lakhs, which is much higher than the granted cost. The total expenditure is Rs. 118.22 lakhs on IDSMT project of Banda town. Total receipts from the allotment of plots and shops and rent etc. are Rs. 130.97 lakhs. The difference between total receipts and total expenditure is Rs. 12.75 lakhs, that is the amount remaining for re-investment too.

Mahoba is the second town selected of Hamirpur District of Bundelkhand Division under IDSMT scheme. The granted cost of various components under IDSMT project is Rs. 46.90 lakhs upto 30th June 1993. But the actual expenditure on the granted scheme is only of Rs. 24.26 lakhs. Working orders amount and granted tender amount is also Rs. 24.02 lakhs and Rs. 24.24 lakhs only. It proves that at the initial stage various projects were approved but later on they have been cancelled.

For Orai town, the granted cost was Rs. 109.465 lakhs upto 30th June 1993. The granted tender was Rs. 96.94 lakhs. The total expenditure is Rs. 107.67 lakhs. The total receipts are Rs. 141.78 lakhs, the amount remaining is Rs. 34.11 lakhs. It proves that the scheme is running successfully in Orai town.

TABLE 3.4.1

Progress Report on IDSMT Project of Bundelkhand Division.

(Upto 31st March, 1993)

(Rs. in lakhs)

Name of town	Name of the District	Grant - ed Cost	Grant - ed Loan	Approved estimates	Granted Tender	Work- ing orders	Expendi- ture on granted scheme	Expenditure on re- investment scheme	Total Expendi- ture	Total Receipts	The amount re- maining
1. Banda	Banda	63.52	57.30	54.25	46.24	46.24	96.31	3.83	118.22	130.97	12.75
2. Mahoba	Hamirpur	46.90	31.26	42.23	24.24	24.02	19.73	-	36.73	41.73	5.00
3. Orai	Jalaun	109.465	64.00	109.22	96.94	91.29	72.46	24.26	107.67	141.78	34.11

Source: Town and Country Planning Department, Jhansi.

Tenders passed under IDSMT project in Bundelkhand Division are shown in the table 3.4.2.

As per the table 3.4.2, three towns Banda, Mahoba and Orai are taken into consideration from Bundelkhand Division. Under residential component, 1 tender has been passed for Banda town with the amount Rs. 34.31 lakhs. For Mahoba and Orai Town, it is of Rs. 5.12 lakhs and Rs. 11.18 lakhs respectively. It is clear here that much attention is paid under IDSMT project regarding residential component for Banda town.

The second component is the commercial component. Under commercial component, 1 tender has been passed with the amount Rs. 4.43 lakhs for Banda town, 2 tenders were passed for Mahoba town with the amount Rs. 5.72 lakhs and 1 tender has been passed for Orai town of Rs. 14.67 lakhs. Thus, it can be said, much attention is paid to Orai town under commercial component.

Under Traffic and Roads Improvement component, 5 tenders have been passed with the amount Rs. 7.50 lakhs for Banda town. 3 tenders have been passed for Mahoba town with the amount Rs. 13.31 lakhs and 5 were for Orai town, & the amount there was of Rs. 37.58 lakhs. Orai town stands first under this component too.

Under others component, no tender has been passed for Banda and Mahoba town. But for Orai town, 2 tenders have been passed with the amount Rs. 33.51 lakhs. Thus, the total tenders were 9 for Orai town upto 30th June 1993 with the amount Rs. 96.94 lakhs, 6 were for Mahoba town with the amount Rs. 24.24 lakhs and 7 were for Banda town with the amount Rs. 46.24 lakhs. Thus, Orai town is enjoying much amount for various

TABLE 3.4.2

Tenders Passed under IDSMT Project in Bundelkhand Division

(upto 31st March 1993)

(Amount in Lakhs.)

Name of the town	Residential		Commercial		Traffic & Roads		Others		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1. Banda	1	34.31	1	4.43	5	7.50	-	-	7	46.24
2. Mahoba	1	5.21	2	5.72	3	13.31	-	-	6	24.24
3. Orai	1	11.18	1	14.67	5	37.58	2	33.51	9	96.94

Source : Town and Country Planning Department, Jhansi.

components under IDSMT project in comparision to other towns.

Approved estimates are shown in the table 3.4.3.

As per the table 3.4.3, the approved estimate for residential component of Banda town is of Rs. 34.91 lakhs. For Mahoba town, it is for Rs. 9.11 lakhs and for Orai town, it is for Rs. 11.18 lakhs. For commercial component, 3 projects were approved for Banda town, the approved estimate for it is Rs. 11.53 lakhs. For Mahoba town, it is for Rs. 6.30 lakhs of 2 projects and for Orai town, it is for Rs. 14.67 lakhs of 1 project. As far as traffic and road improvement component is concerned, 5 projects have been approved with the estimated cost of Rs. 8.41 lakhs for Banda town. 3 projects has been approved with the estimated cost of Rs. 26.80 lakhs in Mahoba town, and 5 projects has been approved with the estimated cost of Rs. 37.58 lakhs in Orai town. Under other components, no project is approved in Mahoba and Banda town with nil estimated cost. Only 1 project is approved in Orai town with the esimated cost of Rs. 45.79 lakhs.

The working orders amount for IDSMT project in Bundelkhand Division is given in the table 3.4.4.

As per the table, the working orders amount for Banda town under residential component is Rs. 34.31 lakhs of 1 project. It is Rs. 4.99 lakhs for Mahoba town and Rs. 10.69 lakhs for Orai town. Under commercial component, the working orders amount for Banda town is Rs. 4.43 lakhs for 1 project, it is Rs. 5.72 lakhs for Mahoba town and Rs. 13.96 lakhs for Orai town. Under traffic and raods improvement component, this amount for Banda town is Rs. 7.50 lakhs, for Mahoba town, Rs. 13.31 lakhs and for Orai town, Rs. 33.20 lakhs. Under other components of IDSMT

TABLE: 3.4.3

Approved Estimates of IDMST Project in Bundelkhand Division

(Rs. in lakhs)

Name of the Town	Residential		Commercial		Traffic & Roads		Others		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1. Randa	1	34.91	3	11.53	5	8.41	-	-	9	54.25
2. Mahoba	1	9.11	2	6.30	3	26.80	-	-	6	42.21
3. Orai	1	11.18	1	14.67	5	37.58	1	45.79	9	109.22

Source : Town and Country Planning Department, Jhansi.

TABLE: 3.4.4

Working Orders Amount for IDSMT Project in Bundelkhand Division

(Rs. in Lakhs)

Name of the Town	Residential		Commercial		Traffic & Roads		Others		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1. Banda	1	34.31	1	4.43	5	7.50	-	-	7	46.24
2. Mahoba	1	4.99	2	5.72	3	13.31	-	-	6	24.02
3. Orai	1	10.69	1	13.96	5	33.20	2	33.44	9	91.29

Source : Town and Country Planning Department, Jhansi.

project, it is nil for Banda and Mahoba town, but for Orai town, it is Rs. 33.44 lakhs.

Thus, we come to conclusion, that there is a little difference in working orders amount, approved estimated cost and tenders passed for IDSMT project.

While constructing the houses, and plots and shopping centres etc. under IDSMT project, the implementing agencies also get the income from the constructed properties. The income received from the constructed properties under IDSMT project in Bundelkhand Division is given in the table 3.4.5.

As per the table, in Banda town 393 residential plots and flats have been constructed, from which Rs. 68.06 lakhs have been received by the implementing agency. Mahoba town have been getting no income under residential component of IDSMT project as no residential scheme was implemented in Mahoba town. In Orai town, the number of constructed plots and flats is 210, and the amount received from the constructed property is Rs. 21.39 lakhs. Under commercial component, the number of shops constructed is 104 in Banda town with the amount of Rs. 1.11 lakhs, and in Mahoba town, the number of shops constructed is 30, the income received from them is Rs. 6.40 lakhs. In Orai town, it is 173 and Rs. 32.08 lakhs respectively. The total amount received for Banda town is Rs. 69.17 lakhs and it is the highest. Orai stands second as it receives Rs. 53.47 lakhs. Mahoba receives the less amount in comparison to other towns as it is only Rs. 6.40 lakhs.

TABLE : 3.4.5

The Total Income Received from the Constructed Properties

Under IDSMT Project in Bundelkhand Division

(Rs. in lakhs)

Name of the Town	Residential		Commercial		Traffic & Roads		Others		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1. Banda	393	64.06	104	1.11	-	-	-	-	497	69.17
2. Mahoba	-	-	30	6.40	-	-	-	-	30	6.40
3. Orai	210	21.39	173	32.08	-	-	-	-	383	53.47

Source : Town and Country Planning Department, Jhansi.

CHAPTER IV

PLANNED GROWTH ECONOMICS OF SMALL AND MEDIUM TOWNS IN THE DIVISION

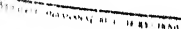
4.1 Growth Economy of BANDA Town :

Banda is situated in the east of the Jhansi division and lies between latitude $24^{\circ} 34' N$ and $25^{\circ} 55' N$ and longitude $80^{\circ} 07' E$ and $81^{\circ} 53' E$. It is bounded on the north by the district of Fatehpur and on the east by the district of Allahabad, on the west by the district of Hamirpur and on the south by Rewa, Satna, Panna, and Chhatarpur, the districts of Madhya Pradesh. The district is spread over an area of 7,624.0 sq. kms.

The district has a glorious past and finds mention in Vedas, Ramayana and Mahabharata. The hills of Chitrakut (Kamadgiri) and many other places in its neighbourhood are associated with exile episode of Lord Rama. The history of the district is that of Bundelkhand. South to Banda stands a magnificent hill fort of Kalinger, which had been one of the strong hold of Chandels, who ruled for about 850 A.D. till the rise of muslim influence. The district was ceded to the British by the treaty of Bassain in 1803. At the time of occupation of the British, there were nine tahsils which underwent several changes and these were reduced to eight in 1880. Again in 1925, three tahsils were abolished. This left the number of tahsil to five, viz. Banda, Baberu, Naraini, Karwi, and Mau. These tahsils exist even now.

The district stands 6th in area and 42nd in population amongst the 56 districts of the state. It sustains a population of 1,533,990 giving a population density of 201

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524 525 526 527 528 529 530 531 532 533 534 535 536 537 538 539 540 541 542 543 544 545 546 547 548 549 550 551 552 553 554 555 556 557 558 559 560 561 562 563 564 565 566 567 568 569 570 571 572 573 574 575 576 577 578 579 580 581 582 583 584 585 586 587 588 589 590 591 592 593 594 595 596 597 598 599 600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617 618 619 620 621 622 623 624 625 626 627 628 629 630 631 632 633 634 635 636 637 638 639 640 641 642 643 644 645 646 647 648 649 650 651 652 653 654 655 656 657 658 659 660 661 662 663 664 665 666 667 668 669 670 671 672 673 674 675 676 677 678 679 680 681 682 683 684 685 686 687 688 689 690 691 692 693 694 695 696 697 698 699 700 701 702 703 704 705 706 707 708 709 710 711 712 713 714 715 716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731 732 733 734 735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750 751 752 753 754 755 756 757 758 759 760 761 762 763 764 765 766 767 768 769 770 771 772 773 774 775 776 777 778 779 780 781 782 783 784 785 786 787 788 789 790 791 792 793 794 795 796 797 798 799 800 801 802 803 804 805 806 807 808 809 810 811 812 813 814 815 816 817 818 819 820 821 822 823 824 825 826 827 828 829 830 831 832 833 834 835 836 837 838 839 840 841 842 843 844 845 846 847 848 849 850 851 852 853 854 855 856 857 858 859 860 861 862 863 864 865 866 867 868 869 870 871 872 873 874 875 876 877 878 879 880 881 882 883 884 885 886 887 888 889 890 891 892 893 894 895 896 897 898 899 900 901 902 903 904 905 906 907 908 909 910 911 912 913 914 915 916 917 918 919 920 921 922 923 924 925 926 927 928 929 930 931 932 933 934 935 936 937 938 939 940 941 942 943 944 945 946 947 948 949 950 951 952 953 954 955 956 957 958 959 960 961 962 963 964 965 966 967 968 969 970 971 972 973 974 975 976 977 978 979 980 981 982 983 984 985 986 987 988 989 990 991 992 993 994 995 996 997 998 999 1000 1001 1002 1003 1004 1005 1006 1007 1008 1009 1010 1011 1012 1013 1014 1015 1016 1017 1018 1019 1020 1021 1022 1023 1024 1025 1026 1027 1028 1029 1030 1031 1032 1033 1034 1035 1036 1037 1038 1039 1040 1



persons per sq. km. The total population of the district constitutes a proportion of 1.38 percent. Nearly 11.8 percent of the population resides in the urban area while the remaining 88.2 percent in the rural. Urbanisation in the district is lower than the state as a whole (17.9 percent). The participation in economic activity, i.e. proportion of main workers to total population is about 33.0 percent. Marginal workers additionally constitute 4.3 percent of the total population.

Distribution of population, villages and towns :-

The table 4.1.1 presents tahsil wise rural and urban population by sex separately as also number of towns in the tahsils of the district.

The table shows that tehsil Banda has the highest population of 367,749 followed by Baberu, karwi, Naraini and Mau. Tehsil Banda has the highest urban population of 78,885 followed by tahsils Karwi, Naraini, Baberu and Mau. The distribution of the towns is 3 in tehsil Baberu, 2 each in tahsil Banda, Naraini, Karwi and 1 in Mau. The average population per village comes to 1006. Banda Municipal Board, the district headquarter has a population of 72,379 followed by chitrakut Dham Municipal Board 27,465 and Atarra M.B. 27,023.

Growth of population :-

There has been an over all growth rate of 29.8 percent in the district as a whole, 24.8 percent in the rural and 84.9 percent in the urban in 1981. The table 4.1.2 gives the position of population in 1991 in each tahsil and town area separately.

TABLE 4.1.1

Population, Number of Villages and Towns 1981

Sl.NO.	Name of Tahsil	Population									No. of Villages		
		Total			Rural			Urban			Total	Inhabited	No. of Towns
		P	M	F	P	M	F	P	M	F			
1.	BANDA	367749	199001	168748	288864	155814	133050	78885	43187	35698	210	197	2
2.	BABERU	353579	189488	164091	332539	178116	154423	210404	11372	9668	217	212	3
3.	NARAINI	325052	174648	150404	291482	156183	135299	33570	18465	15105	291	264	2
4.	KARWI	341835	181874	159961	304503	161634	142869	37332	20240	17092	411	361	2
5.	MAU	145775	77805	67970	13517	71948	63569	10258	5857	4401	215	173	1
TOTAL		1533990	822816	711174	1352935	723695	629210	181085	99121	81964	1344	1207	10

Source : Census of India, 1981

TABLE 4.1.2

Literary & Population of Banda District, 1991

Serial No.	RURAL			LITERACY		
	Total	Male	Female	Total	Male	Female
Tahsil						
1. Banda	340649	186867	153782	104441	82054	22387
2. Baberu	320067	173452	146615	80047	67638	12409
3. Attraa	227344	124260	103084	58387	48372	10015
4. Naraini	193068	105084	87984	48055	39238	8817
5. Karwi	369983	198972	171011	85691	71480	14221
6. Mau	164113	87388	76725	39563	32358	7205
Town Area		URBAN				
1. Rajapur	9871	5341	4530	4333	2980	1353
2. Manikpur	11117	6077	5040	4924	3371	1553
3. Baberu	11827	6536	5291	5230	3849	1471
4. Bisanda-Bujura	9008	4888	4120	2663	2339	324
5. Naraini	9003	5039	3964	4008	2777	1231
6. Mataundh	7258	3960	3298	2144	1586	558
7. Tindwari	7523	4065	3458	3174	2234	940
8. Oran	5404	2995	2410	1805	1399	406
Municipal Board						
1. Banda	95658	52135	43523	51808	32977	18831
2. Chitrkut Dham	37488	20371	17117	18972	12433	6539
3. Attraa	31633	17445	14188	16851	11262	5589
Total	64779	39951	74828	87631	56672	30959
Grand Total (Rural+Urban)	1881014	1004874	846140	532186	418347	113839

Source : Statistical Magazine, Economic and Statistical Department, Banda

The table shows that, Mau has registered the highest growth. It is mainly due to high population growth in its rural area. Tahsil Baberu was entirely rural in 1971, but now it consists of 3 towns, viz. Baberu town area, Bisanda, Buzurg town area and Oran town area.

Banda Municipal Board which is the largest town of the district in the matter of population, has the highest literacy rate of 50.7 percent and Oran town area, the smallest town has the lowest literacy. Other towns where more than two third of the population is literate are Atarra Municipal Board, Chitrakut Dham and Manikpur Sarhat.

Facilities available in the urban area of Banda town :-

Facilities available in the urban area of Banda town is shown in the table 4.1.3.

As shown in the table, there is 1 police station. There are 48 junior basic schools, 18 senior basic school, 2 degree colleges, 6 nationalised bank branches, 8 post offices etc.

As compared to the population, these available facilities in the town seems less. There is only 1 co-operative society & only 10 agricultural service centres while the total population in the town is 95658. There are only 8 hospitals and primary health centres in the town & 8 post offices only.

Slum Population in the town :-

There is no class one town in the district and there is only class II town by name Banda. The table 4.1.4 presents proportion of population of recognised or notified slums in the town Banda.

TABLE 4.1.3

Facilities Available in the Urban Area of Banda Town

Facility	Number
1. Police Station	1
2. Cold Storage	-
3. Registered Montasory School	2
4. Junior Basic School	48
5. Senior Basic School	18
6. Higher Secondary School	
Girls	3
Boys	4
7. University/Degree College	2
8. Agricultured Service Centre	10
9. Hopitals and Primary Health Centre	8
10. Total Beds Available	210
11. Homeopathic Hospitals	1
12. Family and Child Care Centre	2
13. Length of the Roads (in Km.)	
under Municipal Board	20.77
Total	39.24
14. Branches of Nationalised Bank	6
15. Branches of non Nationalised Bank	2
16. Branches of Rural Bank	2
17. Co-operative Bank	1
18. Land Development Bank	8
19. Post Offices	1
20. Telegram Office	8
21. Public Call Office	633
22. Number of Telephones	Yes
23. Water Supply	Yes
24. Electricity	

Source : Stastisical Magazine, Economic and Statistical

Department, Banda, 1991

TABLE 4.1.4

Proportion of Slums Population in Banda Town

Class, Name and civic status of town	Proportion of the slums population to total population of the town	Density : slums (per sq. km)
II Banda Municipal Board	7.51	11098

Source : Census of India 1981.

TABLE 4.1.5

Economical Calculation 1990

Classification	Rural	Urban	Total
1. No. Of Industries			
1.1 Agricultural	944	110	1054
1.2 Non-agricultural	14040	9611	23651
1.3 Total	14984	9721	24705
2. No. Of Institutions			
Where persons are employed on daily wages	1939	2706	4645
3. No. of self - employ- ment Industries (Agricultural + Non---agri cultural)	13045	7015	20060
4. Number of Workers in industries (in general)			
4.1. Male	21869	21176	43045
4.2. Female	3582	1556	5138
4.3. Total	25451	22732	48183
5. Workers on wages			
5.1. Male	6075	10573	16588
5.2. Female	753	680	1433
5.3. Total	6768	11253	18021

Source : Statistical Magazine, Economic & Statistical Department,
Banda, 1991.

4.2 Growth Economy of Mahoba Town :

The district of Hamirpur lies in the centre of Jhansi division. It lies between the parallels of 25° and 26° north latitude and $79^{\circ} 5'$ and $80^{\circ} 5'$ east longitude. On the west and north west lie the districts of Jhansi and Jalaun, the boundary is formed throughout by Dhasan and Betwa rivers. The river Yamuna separates the district on the north from the district Kanpur and Fatehpur. To the east lies the district of Banda, the natural frontier of the tract being Ken river, though only forming the border for a distance of some 29 kms. in tahsil Maudaha. The state of Madhya Pradesh bounds the district in the South. The area of the district is 7166 sq. kms.

Topography :-

Topographically, the district is divided into two parts - northern flat plain portion and the southern hills and plateau portion. The dividing line between these two tracts runs roughly east and west through the town of Rath. The northern tract is made up of black cotton soil eroded by numerous streams traversing upon it. Towards the south no hills are found. In the south numerous outcrops of gneiss rocks, tending to cluster into low ranges surrounded by uneven broken country and overgrown for the most part with stunted jungle, are succeeded by a more level tract in which the hills grow sparse. A few kms. further south, the hills become more frequent and the two southern most tahsils of Mahoba and Kulpahar may fairly be described as hilly tracts.

The chief rivers that flow through the district are Yamuna, Betwa, Urmil, Dhasan, Ken and Barma. Besides, there are

many minor streams. These rivers and streams constitute the natural drainage lines of the district. These natural drainage lines are so smooth that they do not form hills or lakes. But in tahsil Kulpahar, Mahoba and Charkhari, the position of hills and the course of streams draining between low rocky outcrops has been taken advantage of to form artificial lakes and tanks for which Hamirpur is famous.

Climate :-

The intense heat and dryness especially in the north are the main climate characteristics. The rocky terrain in the south adds to the blazing glare of the hot weather day. During the rains the climate becomes malarious. Indeed, rainy season gives a notoriety to climate for unhealthiness.

The district has the lowest rainfall among the districts by Jhansi division. The rainfall in the district is capricious and irregular. The average rainfall is 437 mms.

Flora and Fauna :-

The northern portion of the district is singularly bare with no tree growth. The chief trees found in the forests of Maudaha, Rath, Mahoba, Kulpahar and Charkhari tahsils are Babul, Dhak, Saija, Taindu, Mahuwa, Teek, Semal, Neem, Jamun and Mango.

Among the wild animals, tiger is a very rare visitant but leopard is fairly common in the rocky hills and forests of Mahoba and Kulpahar. The bear is occasionally found. Monkeys are uncommon. So far as birds are concerned, peafowl, grey partridge, peacock, koil and ducks are most common.

Mahoba Town :-

As the history goes back, in 1985, the district Hamirpur was added to the newly formed Jhansi division, but as the northern parganas were and always had been subject to the general regulations, while Mahoba and Jaitpur had formed part of a non-regulation tract, it was removed in 1863 and incorporated with the Allahabad division, parganas Mahoba and Jaitpur being brought under the general laws in force by Act XII of 1863.

In the urban heirarchy of the district, there are five Municipal Boards, namely Hamirpur M.B., Rath M.B., Charkhari M.B., Maudaha M.B. and Mahoba M.B. and seven town areas i.e. Summerpur T.A. and Kurara T.A. in tahsil Hamirpur, Sarila T.A. and Gohand T.A. in Rath tahsil, Kulpahar T.A. and Kharela T.A. in Charkhari tahsil and Kabrai T.A. in Mahoba Tahsil. According to population of 1981 census, Mahoba M.B. ranks first with a population of 39, 262 followed by Rath M.B. with a population of 32, 027.

From historical point of view, this (Mahoba) is the most important town of Hamirpur district. This is the headquarters of the Mahoba Sub-division. It is an important Railway Station on the broad-guage line of Central Railway running from Jhansi to Banda. Mahoba, like other Hindu towns of reknown is believed to have existed since the most remote times. In Chand Burdal's poem, the town is mentioned as Mohatsa or Mohatsnagar.

The town is associated with the history of Chandela who ruled the Bundelkhand from 9th to 44th century A.D. The tank and temple at Rohilla 3 Kms., south-west of the city

were built by the first king Rohillya. Kakra Maths of Shiva Character situated near Madan-Sagar, is a place of tourist interest. In the bed of Madan Sagar are the ruins of an old building known as the Summer House of Chandel Khings. The temple of the tutelary deity of the Chandellas stands on the northern bank of the Madan Sagar.

On the top of a hill near Kirat Sagar, another remarkable monument of same period is the tomb of Jalhas Khan, an Officer of Jaichand of Kannauj, who came to arrest Bramha in big war against Prithviraj and was slain at the passage of Betwa.

Mahoba also boasts of a number of Jain and Buddhist shrines. An account of Mahoba in the Chandella's period would not be complete without a mention of its magnificent lakes. To bear the testimony are Kirat Sagar, Madan Sagar, Kallyana Sagar and Vijai Sagar.

ECONOMY OF MAHOBA TOWN

Infrastructure :

District Hamirpur is deficient in railway communication. It is served by two branches of Central Railway, one running between Jhansi and Manikpur and the other is between Kanpur and Banda. The total length of the Rail is 155.2 Kms. and total length of Pucca road is 801 Kms., giving a ratio of 123 Kms. of roads per 100 Sq. Kms., of area and 75.1 Kms., per lakh of population. These ratios are better than those of the whole state which stand as 19.3 and 55.6 respectively. Of the total length, 785 Kms., is entirely managed by the Public Works Department.

The total consumption of electricity amounts to 24.66 lakhs kwh., out of which 3.25 lakhs kwh. accounts for domestic consumption and 4.00 lakhs kwh. for industrial consumption. Irrigation sector claims the highest consumption of 16.32 lakhs kwh., The per capita annual consumption works out to about 15 kwh., against 74 kwh., for U.P. and 120 kwh., for all India.

The irrigation net work includes 908 Kms., of canals, 167 Government tube wells, 436 private tube wells, 5051 pumping sets, 14149 pucca wells, 233 persian wheels and eight tanks. The major sources of irrigation are canals and pucca wells.

Agriculture and allied sector :-

Agriculture is the main stay of the people. This is so because there is a complete absence of any large scale industry in the area. The system of agriculture pursued is characterised by slovenly ploughing insufficient weeding and an absence of intensive husbandry, which are quite common with those found in other parts of Blundelkhand. The vagaries of climate are also a steady discouragement to improved methods of agriculture. Percentage of small and major holdings to total holdings comes to 61.19, though this ratio is much less than that of the state average of 85.77 percent, per hectare consumption of fertilizer which works out to only 6.67 Kg. against the state average of 47.35 Kg. is also responsible for the low agricultural output.

There are three harvests ; kharif, rabi, and zaid. Zaid is insignificant in the area. The most important is Kharif.

The main Kharif Crops are Jowar, Bajra, small Willets and Rice, besides the three very valuable crops of Cotton, Seesamum and betel leaves. Betel leaves have been cultivated at Mahoba for centuries.

Industry :-

Mahoba town is characterised with very weak industrial activities which are largely confined to village and cottage industries. Coarse cloth generally for local use is woven by koris through out the district. There are some Muslim weavers also in Mahoba. Potters are also found as part of the rural economy. In the name of registered factory under the Factory Act 1948, there is only one factory in whole of the District which employs 65 persons and produces goods worth Rs.16.11 lakhs annually. This factory is situated in the town of Kabrai. The industrial employment under Factories Act per lakh population works out to five persons against the state average of 602. However, the unregistered factories in the district employ 4427 persons in 2417 units.

Another noticeable feature is the total absense of any large central market. Rath is the biggest market. Mahoba owing to prestigious long standing betel leaf business and its position on the railways enjoys a considerable trade. The other chief local markets are Sumerpur, Maudaha and Hamirpur.

There are as many as twelve towns in Hamirpur district. The table 4.2.1 gives growth, density and sex ratio of urban population of the district in contrast to those of U.P. State.

As per the table, a total number of 198396 persons

TABLE 4.2.1

Growth, Density and Sex-Ratio Of Urban Population
in the District in Relation to State in Mahoba Town

Census Year	D i s t r i c t						S t a t e					
	Total Popula- tion.	Urban Popula- tion	%age Urban Popula- tion	Decaded %age varia- tion in Urban Popula- tion	Density (Popula- tion Per Sq.Kms.)	Sex Ratio (No.of females per 1000 males.	Total Popula- tion.	Urban Popula- tion	%age Urban Popula- tion	Decaded %age varia- tion in Urban Popula- tion	Density (Popula- tion Per Sq.Kms.)	Sex Ratio (No.of females per 1000 males.
1951	664416	74698	11.24	+ 13.67	361	928	63219655	8625669	13.94	+ 22.93	2295	820
1961	944449	66553	8.38	- 10.90	2832	877	73754554	9479895	12.85	+ 9.90	3823	812
1971	988215	97956	9.91	+ 47.18	4315	853	88341144	12388596	14.02	+ 30.68	4355	821
1981	1194168	191396	16.61	+ 102.54	2054	856	110862013	19899115	17.95	+ 60.62	4363	846

Source : Census of India. 1981.

have returned themselves from urban area of Hamirpur District in 1981 census. They account for 16.61 percent of the total population of the district. The proportion of urban population of the district is a little less than the proportion of 17.95 percent obtaining at the state level. The proportion of urban population which was 11.24 percent in 1951, slumped to 8.38 percent in 1961, Staged a recovery in 1971 finally reaching 16.61 percent in 1981. A decline was also witnessed in the proportion of urban population in 1961 at the state, but this decline was only marginal unlike that of Hamirpur district. Another important feature that can be discussed is that the proportion of urban population at the state level has always been above that of the district since 1951, but the gap has very much narrowed in 1981. The urban population of the district has more than doubled itself in 1981 over 1971. This spurt in urban population has been brought about by as many as seven new towns that have come up during the last decade that pushed the total number of towns to twelve. The urban density of population, which was as sparse as 361 occupying on an average - one sq. km. of urban area in 1951, raised to 4315 persons per sq. km. in 1971, but again declined to less than half of its size to 2054 persons in 1981. This decline is attributable to the addition of new towns that are small and sparsely populated. The density of urban population of the district has always been less than the state's average, however, it came very close to that in 1971. The sex ratio in urban areas that was 928 females per thousand male population in 1951, continued to decline till it reached 853 in 1971. However, it staged a recovery, showing a small rise to 856 in 1981. The

sex-ratio in the district has always been higher than that at the state level.

The table 4.2.2 presents per capita receipt and expenditure by important heads in the town.

As per the table, the per capita tax receipt is the major source of income in the town. The total per capita receipt in Mahoba town is Rs. 18.01 out of which receipt through taxes is Rs. 6.13 and receipt from all other sources is Rs. 11.88. The per capita total expenditure in Mahoba town is Rs. 15.60. Among the main heads of expenditure, the lion share has gone to public health and convenience, that is Rs. 7.30. The lowest per capita expenditure of Rs. 0.10 is reported on public institutions.

The availability of amenities within easy reach reflects on the infra-structural development of the area. The availability of facilities namely education, drinking water, medical, transport and communication and market have been reviewed in the following tables.

The table 4.2.3 presents ratio of schools per ten thousand of population.

As per the table, there are 2.04 primary schools per ten thousand of population in urban areas of Mahoba town, it is the minimum ratio in Hamirpur district. A ratio of 1.02 middle school is observed in the town. A ratio of 0.51 school of matriculation standard per ten thousand of population is observed in the urban areas of the town. Inter colleges work out to 0.51 per ten thousand of urban population in the town.

TABLE 4.2.2

Per-Capita Receipt and Expenditure in Mahoba Town

I T E M	A M O U N T
1. Per capita receipts	
(a) Total receipts	18.01
(b) Receipts through taxes	6.13
(c) Receipts from all	
other sources	11.88
2. Per capita expenditure	
(a) Total expenditure	15.60
(b) General Administration	3.07
(c) Expenditure on Public	
Health & Conveniences	7.30
(d) Public Works	2.82
(e) Expenditure on public	
institutions	0.10
(f) Other aspects	2.31

Source : Census of India, 1981.

TABLE 4.2.3

Schools Per Ten Thousand Population in the town

Class, Name and Civic Status of town	No. of per ten thousand population in the town			
	Higher secondary	secondary	junior	Primary
III Mahoba M.B	0.51	0.51	1.02	2.04

Source : Census of India 1981.

The table 4.2.4 gives number of beds in medical institutions per thousand of urban population.

As per the table, there are only 1.15 number of beds in medical institutions per thousand population in Mahoba town. It works out to 1.24 per thousand of urban population of Hamirpur district. The highest ratio of 4.68 beds is found in Hamirpur town per thousand of its population followed by Charkhari town (1.91), Mahoba (1.15) and Rath (1.09).

The table 4.2.5 gives most important commodities manufactured, imported and exported from Mahoba town.

As per the table, Mahoba town exports betel leaves, imports brass and manufactures brass statues. This town is noted for production of betel leaves in U.P. state, which are in great demand. Betel leaf is an important item of export from this town. The other important commodities of export from the towns of Hamirpur are food grains, stone slabs and tobacco. The important items of export consist of iron, machinery, sugar, cement and cloth. The important commodities manufactured are shoes, stone slabs, brass, statues, khadi cloth and leather etc.

The table 4.2.6 presents the total population area, no. of workers etc. in the town Mahoba.

There has been an over all growth rate of 20.84 percent in Hamirpur district as a whole, while, in Mahoba, it is 22.38 percent. As per the table 4.2.6 Mahoba town has the area 7.47 sq. kms. There are 6041 occupied residential houses, where number of households are 6775. Total population in the town is 39262. Literacy is as high as 42.40 percent in the town as a whole

TABLE 4.2.4

Number of Beds in Medical Institutions in the town

Class, Name and civic status of town	No. of beds in medical institutions per thousand population.
III Mahoba M.B.	1.15
Source : Census of India, 1981.	

TABLE : 4.2.5

Most Important Commodity Manufactured, Exported and Imported in the Town

Class, Name and Civic Status of the town	Most important commodity		
	Manufactured	Exported	Imported
Mahoba M.B.	Brass States	Betel leaves	Brass

Source : Census of India, 1981.

TABLE 4.2.6

The Main Features of the Growth Economy of Mahoba Town.

Item	Amount/Number
1. Area of the town (in sq.kms)	7.47
2. Occupied residential houses	6041
3. No. of households	6775
4. Total population (including institutional and homeless population)	
(a) Population	39262
(b) Male	20873
(c) Female	18389
5. Literates	
(a) Male	11291
(b) Female	5358
6. Total main workers	
(a) Male	9638
(b) Female	830
(i) Cultivators	
(a) Male	967
(b) Female	68
(ii) Agricultural labour	
(a) Male	842
(b) Female	257
(iii) House hold industry, manufacturing, processing, servicing and repairs	
(a) Male	713
(b) Female	112
(iv) Other workers	
(a) Male	7116
(b) Female	383
7. Marginal workers	
(a) Male	58
(b) Female	250
8. Non-workers	
(a) Male	11177
(b) Female	17301

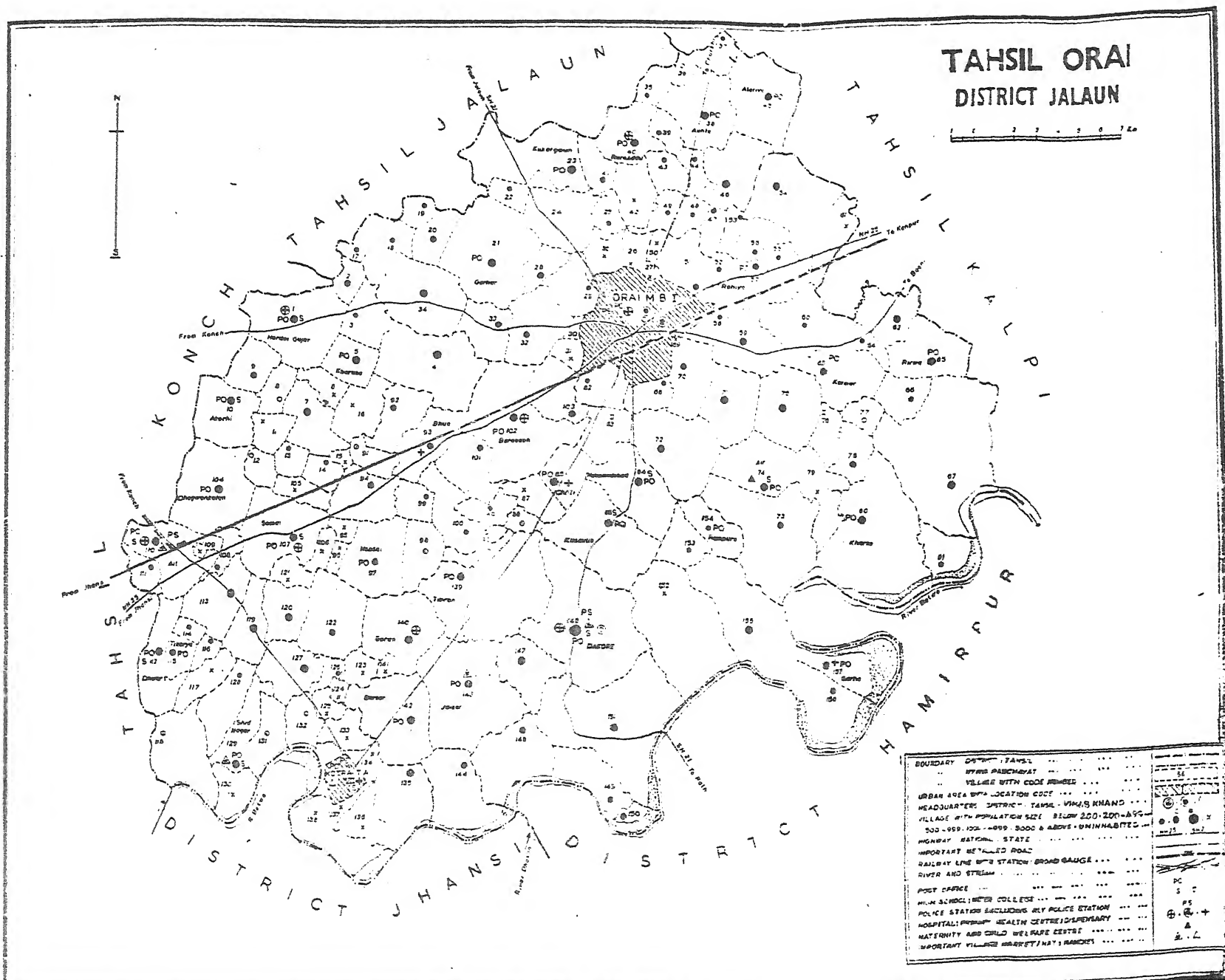
Source : Census of India, 1981.

and number of literates persons is 5358. Main workers constitute 30.9 percent of the total population of the district. district with 31.7 percent in rural and 26.4 percent in urban. The highest participation is in Mahoba tahsil and specially in its rural areas. In Mahoba town, the number of total main workers is 9638 male and 830 female in which 967(M) + 368 (F) are cultivators, 842(M) + 257(F) are agricultural laboures, 713 (M) M + 112 (F) are in household industries, manufacturing and rapairs, and other workers are 7116 (M) + 393(F). No. of marginal workers is 58(M) + 258(F). After deducting the total workers i.e. main plus marginal workers from total population, the remaining are non-workers. Non-workers in the town are 11177 (M) + 17301 (F).

4.3 Growth Economy Of Orai Town :

The district of Jalaun is one of the five districts of Jhansi division. It comprises of four tahsils - Jalaun, Konch, Orai and kalpi. Amongst the tahsils, Jalaun is the largest, both in area and population and the smallest tahsil Orai with an area of 1986.7 sq. km. and a population of 196,738. In all, there are 1152 villages and 10 towns in the district.

The district of Jalaun (headquarters at Orai) forms the most northerly portion of the trans Yamuna tract of the country known as Bundelkhand region comprising five district of Uttar Pradesh. It spreads over an area of 3,965 sq. kms. lying between parallels of 26° 27' and 25° 56' north latitude and 79° 52' and 78° 56' east longitude and forms a compact block of territory of regular shape. The Central Railway line from Kanpur to Jhansi covers the most of the district. The National Highway from kanpur to Jhansi covers the most of the district, while State



Highways join it with Rath and Auraiya, Orai is also connected with Hamirpur and Bhind by road.

(a) Topography and climate :-

The surface formation of the Jalaun district can be divided into two district groups. The high lands border on the khadar valleys of the Betwa and Pahuj, while the low lands occupy the central tract. The latter is thus a wide flat basin encircled by a narrow rim of higher ground which breaks up into a network of ravines along the river banks stretching for some distance inland from the streams. The tropic of capricorn being very near the climate is dryer as compared to the districts on the north of river Yamuna. The summer season sets in early and lasts for a longer period. The cold weather is more effective due to dryness, but fog and frost are unfrequent. The dust storms are rare. The average temperature is 27^{*} celsius. The district has an yearly average rainfall of 1,029mms.

Flora and fauna :-

The district as a whole lacks tree plantation and vegetations. The area under forestation is only 5.8 percent and the only trees grown are babul, kher and Hodian which give fuel wood. Saras can be seen permanently while the Kulan is seen in flocks frequently in the winter. Usual kinds of crows, shrikes, rollers, parrots and passerine birds are the avifauna.

The rivers are all big and deep and therefore, ideal for the growth of fish. These comprise the rohu, naini, siland, karonchi, gunch, sour, jhingra, chilwa, anwari, bachwa, siri and several other species.

Administrative unit :-

Jalaun district comprises four tahsils namely Jalaun, Konch, Orai and Kalpi with Orai town as its head quarters. The number of development blocks in the district is nine. Jalaun tahsil has the maximum i.e. four blocks while Orai tahsil has only one block. The other two tahsils have two blocks each. The block boundaries generally run with the tahsil boundaries or are their constituents.

Out of ten towns, four are very old served by municipal boards while six are under the management of town area committies which have come up newly during the last decade.

Economy and infrastructure :-

A railway line laid between Jhansi and Kanpur in early twentieth century, passes through the district. Besides, a fourteen kms. line connects the tehsil headquarters Konch with Ait station on the main line. Jalaun tahsil is, however, left untouched by railways. The National Highway no. 25 runs paraller to the railway line and connects all the railway stations by road also. The State Highway no. 21 joins Jalaun town with the district headquarters Orai on one side and Auraiya town of Etawah district on the other. The bus services run only on 452 kms. covering only 177 villages out of a total of 1156. This itself speaks of the backward condition of the district.

Most of the electric supply in the district is received from matatila dam. The total electricity consumption amounts to 78 lakh kmh, more than half of which accounts for domestic consumption, 27 lakhs kwh. is consumed for agricultural

purposes, while only 8 lakh kwh. is consumed for industrial and commercial purposes. The per capita annual consumption is only 7.9 kwh. against 74 kwh. for Uttar Pradesh and 120 kwh. for all India.

Considering the irrigation network, the length of 1961 kms. of canal accounts for irrigation of 86098 hectares of land while 132 government tubewells covers 6542 hectares and 483 private tubewells irrigate 1919 hectares. The number of pumping sets is 3644 and area irrigated by them is 1946 hectares. 502 hectares are irrigated through 7962 wells and others 500 hectares are through other local sources. The above irrigation facilities are, however, highly inadequate and the area remains backward on this account. The total irrigated area 97007 hectares is only 35 percent of the total land under cultivation.

Agriculture and allied sectors :-

As the study deals only with the Orai town, we will discuss only the economy of orai Town.

The economy of the area of the Orai town pivots on agriculture. Village industries mainly based on agriculture, like carpet and dari weaving form the second largest source of income in the district. The size of land holdings in the region is also an important feature and made it possible for the town to possess largest contingent in farm mechanisation equipment. Ever since the introduction of mechanisation of farming in the state, the town has been employing the largest contingent in farm mechanisation equipment consisting of tractors and tractors driven implements and machinery.

Kharif and rabi are the main harvests. The zaid or

hot weather crops are insignificant because of the fact that bulk of the soil is unsuited to them. The chief kharif staples are juar, bajra, and paddy and that of rabi wheat, barely and gram. The pulses include masoor, arhar and urad.

There seems to be no planned development in the field of horticulture. Although some mango orchards exist in the Tahsil, but they grow mostly local breed of mango and no famous variety is developed yet. Similarly, there is no commercial or industrial use of forests except production of firewood.

In the field of mining and quarrying and industry, the district again is backward and has nothing worth mentioning.

Urban areas :

Urban areas of Jalaun district consists of ten towns, out of which four are of Municipal Board and remaining six are town area committees which have been declared towns newly over the last decade. The table 4.3.1 presents growth, density and sex ratio of the district in contrast to those of the state.

The urban population of 196452 as per 1981 census makes a proportion of 19.92 percent of the total population of the district. The urbanisation as reflected by this proportion stands higher than the states average of 17.95 percent. The proportion of urban population has shown a mixed tendency since 1951. The proportion of urban population which was 15.98 percent in 1951, suffered a set back in 1961, dropping to 12.77 percent but staged a recovery by appreciating itself slightly to 13.75 percent in 1971. However, it leaped upto 19.92 percent in 1981 surpassing the state's average while it remained lower than the

TABLE 4.3.1

Growth, Density and Sex-Ratio of Urban Population in the District in Relation to State in Orai Town

Census Year	D I S T R I C T						S T A T E					
	Total Popula- tion.	Urban Popula- tion	%age Urban Popula- tion	Decaded %age varia- tion in Urban Popula- tion	Density (Popula- tion Per Sq.Kms.)	Sex Ratio (No.of females per 1000 males.	Total Popula- tion.	Urban Popula- tion	%age Urban Popula- tion	Decaded %age varia- tion in Urban Popula- tion	Density (Popula- tion Per Sq.Kms.)	Sex Ratio (No.of females per 1000 males.
1951	553572	88442	15.98	+ 43.64	876	893	63219655	8625669	13.94	+ 22.93	2295	820
1961	663168	34674	12.77	- 4.26	3513	841	73754554	9479895	12.85	+ 9.90	3823	812
1971	813490	111824	13.75	+ 32.06	4621	832	88341144	12388596	14.02	+ 30.68	4355	821
1981	986238	196452	19.92	+ 75.68	3546	841	110862013	19899115	17.95	+ 60.62	4363	846

Source : Census of India. 1981

states average in preceeding two decades. The density of population also shows fluctuating tendency from one decade to another. The density of urban population of the district which was merely 876 per Sq. Km. of area in 1951 shot up to 3513 persons in 1961, scaled a further height to 4621 mark before dropping to the level of 3546 persons in 1981. This decline in the density of urban population is attributable to six sparsely populated towns which have sprung up newly.

The sex ratio i.e. number of females per thousand of males have also been fluctuating without showing any steady tendency. The sex ratio, which was 893 females per thousand of males in urban areas of the district continued to drop in 1961 and 1971 to the level of 832 females but staged a recovery to 841 females reverting to the level of 1961. The sex ratio has always been above the state average except in 1981 when it has stayed below it by five points.

The table 4.3.2. shows per capita receipt and expenditure in the towns.

As the table shows, the receipt through taxes exceeds receipt from all other sources in Orai town. The lion share of expenditure goes to the public health and conveniences in the town and that Rs. 8.54.

The table 4.3.3 shows the schools per ten thousand population in the town.

As per the table, there are 3.92 primary shcools per ten thousand of population in Orai town. Ratio of 3.01 middle schools per 10,000 of population obtains in the urban areas of the town. The ratio of schools of matriculation standard works

TABLE 4.3.2

Per capita Receipt And Expenditure In Orai Town

I T E M	A M O U N T
1. Per capita receipts	
(a) Total receipts	19.88
(b) Receipts through taxes	10.40
(c) Receipts from all other sources	9.48
2. Per capita expenditure	
(a) Total expenditure	19.44
(b) General administration	4.52
(c) Expenditure on public health & conveniences	8.54
(d) Public works	3.57
(e) Expenditure on public institutions	0.04
(f) Other aspects	2.77

Source: Census of India, 1981.

TABLE 4.3.3.

Schools Per Ten Thousand Population in the Town

Class, name and civic status of the town.	Number of schools per ten thousand of population			
	Higher secondary/ inter/PUC/junior college	Secondary matricu- lation	Junior secondary /middle	Primary
II Orail Municipal Board	0.90	0.45	3.01	3.92

Source : Census of India, 1981.

out to 0.45 per 10,000 of population in the town and ratio of 1.41 Inter Colleges is obtained per 10,000 of population in the town.

The table 4.3.4 gives ratio of medical beds per 1,000 of population in the town.

As per the table, the availability of beds in medical institutions in the town works out to 2.50.

The table 4.3.5 gives the most important commodities manufactured in, exported from, and imported into the town.

It can be seen from the above referred table, that the most important exported item is wheat. The yarn is largely the most important commodity imported and pulses constitute most important product manufactured in the town.

Lastly, the growth economy of Orai town can be sum up by the table 4.3.6. As per the table, the total area of Orai town is 20.29 Kms. The number of total occupied residential houses is 10,510. Number of households are 11,437. The total population of the town is 66,397, out of which number of male population is 36,539 and 29858 are female. Literates male are 24,804 (37.35%) and literates female are only 13,156 (19.81%). The total main male workers are 15315 (23.06%) while the percentage of total mail female workers is only 0.85. Number of non-workers is 21,183 (male), while female are 29,242.

4.4 IDSMT Scheme & Planned Growth Economics of BANDA town, Mahoba town Orai town :

In the real sense, Bundel Khand Division can not be strictly grouped in any of the internal structures of urban

TABLE 4.3.4.

Number of Beds in Medical Institutions in the Town

Class, name and civic status of town	Number of beds in medical institutions per 1000 population in the town
II Orai Municipal Board.	2.50

Source : Census of India, 1981.

TABLE 4.3.5.

Most Important Commodity Manufactured, Imported
and Exported in Orai Town

Class, name and civic status of town	Most important commodity		
	Manufactured	Exported	Imported
II Orai Municipal Board.	Pulses	Wheat	Yarn

Source : Census of India, 1981.

TABLE 4.3.6.

The Main Features of the Growth Economy of Orai Town

I T E M	A M O U N T
1. Area of the town (in kms.)	20.29
2. Occupied residential houses	10,510
3. No. of households	11437
4. Total population(including institutional and homeless population)	
Population:-	66397
i) Male	36539
ii) Female	29858
5. Scheduled castes:-	
i) Male	9101
ii) Female	7167
6. Scheduled tribes:-	
i) Male	----
ii) Female	----
7. Literates:-	
i) Male	24804
ii) Female	13156
8. Total Main workers:-	
i) Male	15315
ii) Female	565
(a) Cultivators:-	
i) Male	1309
ii) Female	22
(b) Agricultural laboures:-	
i) Male	631
ii) Female	39
(c) Household, industry, manufacturing, processing, servicing & repairs:-	
i) Male	356
ii) Female	26
(d) Other Workers :-	
i) Male	13019
ii) Female	478
9. Marginal Workers:-	
i) Male	41
ii) Female	51
10. Non-workers:-	
i) Male	21183
ii) Female	29242

Source : Census of India, 1981.

growth. It lacks in the basic unity of lay out and functions. In Banda, Mahoba & Orai towns, houses are haphazardly placed without any sort of planning. They lack the basic considerations of fresh air, sanitation and sun light. The characteristic feature is that there is no separate apartments, for commercial and residential purposes, but are usually intermingled. All the markets are old fashioned dealing in jewellery, cloth, grains, Vegetables and hardware etc.

The streets are irregular in pattern, narrow at some places, and zig-zag at others. These streets are dark and inaccessible in any modern means of transport. Being narrow, they are unsuited for transport purpose. The roads are without side paths with the shop counters projecting right into them, thus further obstructing the free flow of traffic along the street and roads.

Drainage of most is adequate and does not afford any possibilities of sanitation. Mostly, it is open drainage in the division which gives a bad, dirty filthy look with off-smell and flies gathering all over. It is most hygienic giving rise to several harmful insects and also soils the look of the towns.

With such as magnitude of the problems, it is an arduous task to finance urbanisation to sustain at subsistence level. Since it is a costly process, it should follow, if not precede economic development, as it is not possible to capitalise heavily all urban areas for their functional diversification. Therefore, by itself, the situation demands a mid-way solution to these towns' urbanisation and balanced regional development problem. To achieve the twin objectives of effective

implementation of anti-poverty programmes and ensuring a balanced regional development at least in respect of minimum needs, it is essential that the planning process is also decentralised. As the town is a well known and accepted administrative unit, the decentralization of planning from the state level should be taken to the town in the first phase. Eventually, the decentralization of planning should be extended further to the block level, particularly for the more effective implementation of anti-poverty programmes and IDSMT programme etc.

IDSMT scheme should be strictly implemented to have speedy results. Instead of reproducing schematic patterns of development scheme need to be related closely to local condition and needs and should be effectively co-ordinated around some central policy objectives.

4.5 Investment Patterns Performance :

The capital stock of a country increases through the process of net investment, which is the difference between a country's net income in an accounting period (i.e. gross income minus depreciation) and how much it consumes out of that income in the same period. Capital accumulation enlarges a country's capacity to produce goods. Development is associated with industrialisation and industrialisation with capital accumulation. Many development economists also see investment as the most important single factor in the growth process. Professor Rostow¹ defines the process of 'take-off' into sustained growth in terms by a critical ratio of investment to national

1. W.W. Rostow, "The Stages of Economic Growth," Cambridge University Press, 1960.

product, and Professor Arthur Lewis has described the process of development as one of the transforming a country from being a 5 percent saver and investor to a 12 percent saver and investor.²

It is common,infact,for countries to calculate fairly precise ratio of investment to national income that will be required either to achieve a particular rate of growth or to prevent capital per head or income per head from falling. These calculation involve assumption about the normal relation between capital and output, a relation which is formally expressed in the concept of the capital-output ratio. Professor Johnson, too see capital accumulation in its widest sense as the distinguishing characteristics of development, and the structural transformation of economies as a generalised process of capital accumulation :

"The condition of being developed consists of having accumulated . and having established. efficient social and economic mechanisms for maintaining and increasing large stocks of capital per head in the various forms. Similarly , the condition of being 'under developed' is characterised by the possession of relatively small stocks of the various kinds of capital."³

Capital accumulation is also seen as the escape from the so-called 'vicious -circle or poverty' a circle of low -----
2. Arthur Lewis, "The Theory of Economic Growth", Allen and Unwin, 1955.

3. H.G. Johnson, "Comparative Cost and Commercial Policy Theory for a Developing World Economy", Pakistan Development Review. Supplementary Spring. 1969. p.9.

productivity , leading to low per capita income, leading to a low level of saving per head. leading to a low level of capital accumulation per head, leading to low productivity. Low productivity is seen as the source of the ' vicious circle of poverty and the point where the circle must be broken by capital accumulation.

Since productivity can be raised by other means as well, there is implicit in the argument the pessimism that no further reorganisation of the existing factors of production could have much impact on output, and that technical progress is either relatively static or mainly endogeneous. requiring net additions to the capital stock.

As far as investment patterns preformance in Bundelkhand Division regarding IDSMT scheme is concerned, much emphasis is given to the infrastructure of the selected towns of the division under the scheme. The main components on which investments are made in the selected towns are as follows ;

- (i) Residential component
- (ii) Commercial component
- (iii) Traffic and transportation component

Investment pattern in the division may be seen in the table 4.5.1.

The table shows the amount of tenders passed under IDSMT scheme, for its various components upto 30th June 1993. Much attention is paid to traffic and roads improvement as the amount of the tender passed for it is Rs 58.38 lakhs. While for commercial component, an amount of Rs.11.82 lakhs only has

Table 4.5.1.

Tenders Passed under IDSMT Project in Bundelkhand Division (Amount in lakhs.)
(upto 30th June 1993)

Name of the town	Residential		Commercial		Traffic and roads		others		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1. Banda	1	34.31	1	4.43	5	7.50	---	---	7	46.24
2. Mahoba	1	5.21	2	5.72	3	13.31	---	---	6	24.24
3. Orai	1	11.18	1	14.67	5	37.58	2	33.51	9	96.94
Total	3	50.70	4	11.82	13	58.38	2	33.51	22	167.42

Source: Town and Country Planning Department, Jhansi.

been passed as a tender in the division with 4 schemes in number.

And for residential component, it is Rs. 50.70 lakhs. Although, traffic and roads improvement component is useful in increasing infrastructural facilities in the division, a greater emphasis may be given to commercial component too. As it increases the employment level in the division as well as income of the implementing agency. Which in turns increases investment in future, again employment and thus keynesian circular process starts.

Thus, it can be said that investment pattern in small and medium towns of Bundelkhand Division is not in a productive direction, as much of the investments are made in improving infrastructure of the towns.

4.6 Division of Bottlenecks in the Planned Growth : Process of the Towns in the Divison:

There are several ways in which in the growth of income as output may be expressed, but frequently they consist of indentities which can tell us very little about the causes of growth without edequate theorising. For example, growth can be expressed as the product of a country's ratio of investment to output (I/O) and the productivity of investment (O/I), i.e.

$$\text{GROWTH} = \frac{\Delta O}{O} = \frac{I}{O} * \frac{\Delta O}{I}$$

By definition, slow growth is the product either of a low investment ratio, or a low productivity of capital, or both. It is in this equation which forms the basis of the view that faster growth requires more resources for investment, but by

itself this does not constitute a theory of development.

Alternatively, income or output can be expressed as the product of the total labour force (L) and output per unit of labour (O/L), so that the growth of the output can be expressed (approximately) as the sum of the rate of growth of the workforce (OL/L) and rate and growth of output per unit of labour, or labour productivity $\{\Delta(O/L)/(O/L)\}$, i.e.

$$\text{GROWTH} = \frac{\Delta O}{O} = \frac{L}{L} + \frac{\Delta(O/L)}{(O/L)}$$

In this formulation, slow growth is attributable by definition either to a slow rate of growth of the work force, or to a lagging rate of growth of labour productivity, or both. As far as the study of BUNDELKHAND Division is concerned, the above said causes may not be the only bottlenecks of the growth of division. There are some bottlenecks exogeneous and endogeneous the growth of the division. They may be discussed or as follows .

- (i) Literacy of population is one of the most important factors in the overall development of a region. Jhansi Division being a backward region has a very low percentage of literate population as the total number of literates in the division is only 2.309 lakhs in the year 1991, which is only 34.30 percent of the total population.
- (ii) Agriculture production here is very much less as the total irrigated area here is only 501.8 hectare. Uncertainty is the outstanding feature of the temporal distribution of rainfall of the division.
- (iii) Transportation is the switch-board of the whole apparatus of

economic development as it leads to the creation of demands for certain goods and services in a part of the region and also facilitates their supply in it from other parts of the region or even from outside. The road system of BUNDELKHAND division is somewhat complex and interwoven. Most of roads are kuchcha, and if they are pucca they are in a damaged situation. The road traffic is not so much systematised as the railway traffic.

- (iv) BUNDELKHAND division has no coal mines and so it is not possible to establish Thermal Power Plant in the division. It also suffers from the short supply of diesel. Atomic power is also not available here, although uranium is expected from some part of the division which may be sufficient in quantity for an atomic reactor. The generation of solar energy is still a talk of the future. The shortage of the power supply is indeed retarding its industrial and economic growth.
- (v) In the year 1981, the total man power of BUNDELKHAND division 54.29 lakhs, out of which 185936 person were under actual working force, which was only 34.24 percent of the total man power. Remaining 35.73 lakhs person (65.76%) depend for their livelihood on the working man power. This heavy load of passive man power must be made active for a rapid economic development. The regional economy is based mainly on primary activities and it has slackened the rate of urbanisation here as well as slow industrial development.

Thus, there are socio-political, cultural and

economic bottlenecks in the steady growth of small and medium towns in the division.

To improve the economy of the division, following step may be taken.

- (i) Firstly, its agriculture must be modernised. For the intensive farming methods with scientific association and rotation of crops should be introduced here to raise its agriculture-economy on a sound footing which would provide raw-materials for its agro-industries.
- (ii) In order to release and re-orient the excessive pressure of population on land and to supplement the income of its people, the diversification of its regional economy is very essential,
- (iii) The industrial sector must be well developed in the region. However, the strategy for industrialization in this division may be somewhat different from other parts of the country as it is under developed division. The large scale industries are not suited poor resource base of the division. Hence, there is much scope for the small scale industries here. The cottage and village industries based on agrarian resources have also a bright future in the division.

CHAPTER V

COST-BENEFIT APPRAISAL OF IDSMT PROGRAMME IN THE DIVISION

5. 1 The IDSMT components :-

Before framing the guidelines, the Town and Country Planning Organization laid considerable emphasis on the careful selection of towns for inclusion in the scheme. The underlying idea being that selected towns should form an integral part of the overall development strategy envisaged for the particular State/Union Territory. Secondly, the Town and Country Planning Organization suggested that while selecting these towns, to make the project really an integrated one, proper care should be taken to identify :

- (a) the natural endowments of the given town in the form of river-fronts, waterbodies, lakes, hilly features etc.
- (b) the historical heritage of the towns reposed in its urban or community forms or historical/monumental structures;
- (c) attention must be given to improve the overall environment of the towns and special emphasis to be accorded to develop 'open green spaces.'

Nevertheless, due to certain limitations and paucity of funds, all the above items could not be included in the Guidelines issued by the Ministry: the selection of the towns was also left entirely to the State Governments.

In accordance with the Guidelines issued by the Ministry, every town for inclusion under the IDSMT scheme should have two components- Part A and Part B; only the schemes under the Part A are eligible for central assistance on 50 percent matching basis, the maximum central assistance being limited to

Rs. 40 lakhs for any one town. The components includes :

- (i) land acquisition and development for residential schemes will include sites and services with or without core housing;
- (ii) traffic and transportations to subserve the shelter and employment project and could include construction of roads, intersection, improvements/upgradation including widening of existed roads; also to provide for bus terminals;
- (iii) development of mandis/markets, provision of industrial estates, other services and processing facilities for the benefit of the agriculture and rural development in the hinterland.

Part B components are to be financed completely by the state and local bodies and together they should form an integral part of the entire scheme. Emphasis will be on the improvement of the slum areas, augmentation of infrastructural facilities and other civic amenities in the town. Thus the objectives of the centrally sponsored scheme (IDSMT) are two-fold: to restrain migration of rural population to big cities/towns, and promote the development of rural hinterland.

5.2 Coverage and financing :

The programme for IDSMT has been perceived under the policy frame of the Sixth Plan which lays down a good deal of emphasis on promoting a balanced spatial pattern functionally consisting of villages, towns, cities and metropolises some what different functionally but woven into an integral pattern of

complementarity rather than subservience.¹ Therefore, the plan envisages development of small and medium towns 'to slow down and if possible, reverse the rate of growth of the metropolitan cities'. Though the plan talks of a broader policy of developing a hierarchy of settlements, when it comes to the adoption of means to effectuate this objective the strategy is limited to the integrated provision of infrastructural facilities at the town level. The Guide lines' therefore, also reflect the same policy stance. There is no mention of the role of small and medium towns in the hierarchy of settlement pattern and how it is to be articulated for acting as counter magnets to the metropolitan centres to promote a balanced development of the towns and its entire hinterlands.

During the Sixth Plan period, it was proposed to cover 235 small and medium towns with a population of 100,000 and below, on the basis of 1971 census, giving preference to the district towns, sub-divisional towns and mandi towns. The funds required for the implementation of the programme were to be provided on matching basis by the Central Government, State Government and the implementing agency, i.e. local authority. The Sixth Plan made a provision of Rs. 96 crores in the central sector with a matching provision in the states' sector for the development of about 200 towns. During the plan period, central released amount was about Rs. 61 crores in respect of 235 towns. It was proposed to continue this scheme during the Seventh Plan with a central provision of Rs. 88 crores. During the Sixth Plan,

1. Planning Commission, Draft Sixth five Year Plan, Govt. of India, New Delhi, 1978-83 (Revised), 1979, p. 457.

the scheme was applicable to small and medium towns having a population of less than one lakh in Seventh Plan. It was proposed to extend the coverage of towns having a population of less than three lakhs. In selecting the towns for assistance under the scheme, an additional criterion based on the towns antiquity, aesthetic character, historic association, etc. requires to be adopted.²

Under the IDSMT project, central assistance is available for certain components on matching grant; whereas funds would be catered from state plans, which have been released at an interest rate of 5.5 % , but in case, if the loan is refunded timely, the rebate of 1.25% will be given along with monitorium of 5 years.

From inception till 31.03.1992, a total of 517 towns in various States/Union Territories have been covered under the scheme. The central assistance released so far amounts to Rs.176.17 crores. The total employment generated during this period has been estimated to be 591.00 lakhs mandays comprising of 118.00 lakhs for skilled workers and 473.00 lakhs mandays for unskilled workers.

Financing pattern:

Now the pattern of financing for urban development components of the project will depend on the category to which a town belongs. The central assistance will be in a form of loan as per table 5.2.1.

2. Planning Commission, Seventh Five Year Plan. Government of India , New Delhi, 1985-90 P. 299.

TABLE 5.2.1

Financing Pattern of the JDSMT Project

Category	Project Cost	Central assistance (loan) permissible	State share	HUDCO Loan/ other financing institutions
A	100	36	24	40
B	200	72	48	80
C	500	120	80	300
D	1000	180	120	700

Source : Guidelines Issued by Government of India, Ministry
of Urban Affairs, New Delhi.

The proposed pattern envisages a higher participation by the Central and State Governments and also participation by Financial Institutions. The sharing pattern between the State and Central Government would be in the proportion of 40% and 60% .

Coverage :-

The towns with a population less than 20,000 are more rural in character and therefore do not have much scope or potential for large scale investment. However, where such towns have been recognised as potential growth centres, assistance could be extended based on 1991 Census. The towns will be grouped into the four categories depending on population as per the table 5.2.2.

Project cost :-

The project cost permissible under the scheme for the urban development components would be Rs 1.00 crores, Rs.2.00 crores, Rs. 5.00 crores and Rs. 10.00 crores and central assistance (loan) would be limited to Rs.36.00 lakhs, Rs. 72.00 lakhs, Rs.120.00 lakhs and Rs.180.00 lakhs respectively for categories 'A', 'B', 'C' and 'D', towns as mentioned in the table 5.2.2.

The assistance for the towns which have already been covered under the earlier IDSMT schemes during the Seventh plan and during the year 1990-91 and 1991-92 would be continued according to the old pattern depending upon the project completion and annual budgetary provisions.

As far as Bundelkhand Division is concerned, old pattern would be continued in Banda town, Mahoba town and Orai town. Financial targets and achievement under IDSMT scheme in

Table :5.2.2

Categories of the Towns Depending on the Population

Population		Category
Less than	20,000	A
20,000 plus	50,000	B
50,000 plus	1,00,000	C
1,00,000 plus	3,00,000	D

source : Revised Guidelines of IDSMT Project Issued by Govenment
of India, Ministry of Urban Affairs, New Delhi,1992.

Bundelkhand Division are given in the table 5.2.3.

As per the table, there are four categories of components under IDSMT project; residential components, commercial component, improvement of traffic and roads and others. Under residential component, the financial target was Rs. 36.31 lakhs for Banda town for one project, but the actual expenditure (achievement) was Rs. 89.50 lakhs. It was 246.48% more than the target. The financial target for Mahoba town was Rs. 11.74 lakhs but the achievement (actual expenditure) was only Rs. 4.59 lakhs. In Orai town, it was Rs. 15.21 lakhs and the achievement was only Rs. 11.79 Lakhs (77.51%).

Under commercial component, the financial target for Banda town was Rs. 18.50 lakhs, for Mahoba Town Rs. 7.48 lakhs and for Orai town, it was Rs. 53.46 lakhs. But achievement in Banda town was nil, in Mahoba town, 100 percent and in Orai town it was Rs. 18.36 lakhs (34.34%).

Under traffic and transportation component, the target was Rs. 8.41 lakhs in Banda town and the actual expenditure was Rs. 6.81 lakhs. In Mahoba town, it was Rs. 27.68 lakhs and Rs. 7.66 lakhs respectively and for Orai town it was Rs. 39.42 lakhs and Rs. 40.89 lakhs respectively.

The total financial target for Banda town was of Rs. 63.52 lakhs and the achievement was of Rs. 96.31 lakhs. Thus it was 151.62 percent more than the target. In Mahoba town, the target was for Rs. 46.90 lakhs and the achievement was for Rs. 19.73 lakhs, it was 42.06 percent less than the target. In Orai town, it was for Rs. 109.46 lakhs and the actual expenditure was

TABLE: 5.2.3

Financial Targets and Achievements under IDSMT Scheme in Bundelkhand Division.

(Upto 31.3.93)

(Rs. in Lakhs)

Name of the town	Residential				Commercial				Traffic and Road				Others				Grand total			
	Targets		Achievements		Targets		Achievements		Targets		Achievements		Targets		Achievements		Targets		Achievements	
	Num-ber	Amount in Rs.	Num-ber	Amount in Rs.	Num-ber	Amount in Rs.	Num-ber	Amount in Rs.	Num-ber	Amount in Rs.	Num-ber	Amount in Rs.	Num-ber	Amount in Rs.	Num-ber	Amount in Rs.	Num-ber	Amount in Rs.	Num-ber	Amount in Rs.
1. Banda	1	36.31	1	89.50	1	18.50	-	-	5	8.41	5	6.81	-	-	-	-	7	63.52	6	96.31
2. Mahoba	1	11.74	1	4.59	2	7.48	2	7.48	4	27.68	3	7.66	-	-	-	-	7	46.90	6	19.73
3. Orai	1	15.21	1	11.79	3	53.46	1	18.36	5	39.42	5	40.84	1	1.37	1	1.47	10	109.46	8	72.46

Source: Town and Country Planning Department, Jhansi.

only for Rs. 72.46 lakhs which was quite less than the target.

Thus, the table shows that the target could be achieved in Banda town, i.e. achievement was more than the target, whereas in Mahoba and Orai town, target could not be achieved. This was due to changes in sites, availability of land and also lack of public participation.

The financial progress of re-investment schemes of IDSMT scheme in Bundelkhand Division is shown in the table 5.2.4.

As per the table, no re-investment is made under residential component in Banda, Mahoba and Orai town. Under commercial component in Banda town, three projects were taken, for which approved estimated cost is Rs. 11.58 lakhs, expenditure amount is Rs. 3.83 lakhs, and income earned from this component is Rs. 1.11 lakhs. The grand total regarding Banda Town is also the same as the amount under others component is also nil. No re-investment scheme is in process in Mahoba town. In Orai town, only one scheme is in process for which approved estimated cost is Rs. 44.49 lakhs and actual expenditure amount upto 31.3.93 is Rs. 24.26 lakhs. The income amount received from the scheme is nil.

TABLE 5.2.4.

Financial Progress of Re-investment Schemes of IDSMT Project in Bundelkhand Division

(amount in lakhs) (Upto 31.3.93)

Name of the Town	Residential				Commercial				Others				Total			
	Number	Approved	Expen-	Income	Number	Approved	Expen-	Income	Number	Approved	Expen-	Income	Number	Approved	Expen-	Income
		Estimat-	diture			Estimat-	diture			Estimat-	diture			Estimat-	diture	
		ed Cost				ed Cost				ed Cost				ed Cost		
1. Banda	-	-	-	-	3	11.58	3.83	1.11	-	-	-	-	3	11.58	3.83	1.11
2. Mahoba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Orai	-	-	-	-	-	-	-	-	-	-	-	-	1	44.49	24.26	-

Source : Town and Country Planning Department, Jhansi.

5.3 Cost and Benefit Appraisal of the Project:

Cost benefit analysis is a tool for practical economic decision making. It is a technique for evaluating the relative attractiveness of alternative uses of resources, When resource allocation decisions must be made outside the market system. Since resources are limited, society must choose among various courses of action, thus alternatives always exercised. For example, in the construction of a highway, an alternative which should be considered is non-construction that is , the status quo. In practice, projects are usually evaluated in reference to the status quo. , although this is not always made explicit. All alternatives should be considered, such as whether to build a two, three or four lane highway, or perhaps a limited access facility. Cost benefit analysis gives valuable assistance in making the choice. In a broader perspective, cost benefit analysis can help determine how resources should be allocated among agencies of the Government, and, in its broadest perspective. It can help determine the allocation of resources between the public and private sector.

As far as IDSMT programme in Bundelkhand Division is concerned, income and expenditure of the abovesaid project may be depicted in the table 5.3.1.

As per the table , for Banda town, the approved cost is Rs.63.52 lakhs. The amount of loan granted by the authority is Rs.57.30 lakhs. Receipts from Municipal Board are Rs.4.50 lakhs only. From the release of property, income has also been received that is Rs.69.17 lakhs. Thus the total receipts from all the resources are Rs.130.97 lakhs, while the approved

TABLE 5.3.1.

Income and Expenditure of IDSMT Project in Bundelkhand Division

(Rs. in Lakhs)

Name of the town	App- roved cost	Gran- ted loan	Receipts from Munici- pal Board	Income received from alloted property	Other re- ceipts	Total Re- ceipt (Amt. in Rs.)	Expen- diture on appro- ved project	Expen- diture on re- invest- ment scheme	5%age Cent- age Char- ges	Re- turn of the prin- ciple Amt.	In- trest	Others	Total Expen- diture	Balance Amount
1. Banda	63.52	57.30	4.50	64.17	-	130.97	96.31	3.83	2.20	1.72	14.66	-	118.22	12.75
2. Mahoba	46.90	31.26	4.07	6.40	-	41.73	19.73	-	9.82	4.82	12.88	-	36.73	5.00
3. Orai	109.46	64.00	17.04	53.46	7.28	141.78	72.46	24.26	3.20	-	5.92	11.83	107.57	34.11

Source : Town and Country Planning Department, Jhansi

cost was only Rs.63.52 lakhs. Now we discuss about the expenditure. Total expenditure on approved project is Rs.96.31 lakhs. Expenditure on re-investment scheme is Rs.3.83 lakhs for Banda town and 5 percentage centage charges is Rs.2.20 lakhs. The principle amount that is to return is Rs.1.72 lakhs only and the amount of interest given to the Central Government is Rs.14.16 lakhs. Thus the total expenditure on the IDSMT project of Banda town is Rs.118.22 lakhs. The difference between total receipts and total expenditure is thus Rs.12.75 lakhs.

For Mahoba town, as per the table, the approved cost is Rs.49.90 lakhs for which the amount of granted loan is Rs.31.26 lakhs and receipts from Municipal Board are only Rs.4.07 lakhs. The income received from the release of property in Mahoba town is Rs.6.40 lakhs, which ever is less, when compared to Banda town and Orai town. Thus, the total receipts in Mahoba town are Rs.41.73 lakhs only. The amount of expenditure on approved project is Rs.19.73 lakhs. No expenditure is made on re-investment scheme in Mahoba town. 5 percent centage charges is equal to Rs.9.82 lakhs and principle amount returned to the authority is equal to Rs.4.19 lakhs. The amount of interest given on the granted loan is equal to Rs.12.88 lakhs. The total expenditure is Rs.36.73 lakhs. Thus the difference between the total receipts and total expenditure is Rs.5.00 lakhs.

For Orai town, the total approved cost for IDSMT project is Rs.109.46 lakhs. The loan granted for the project is Rs.64.00 lakhs. Receipts from Municipal Board are Rs.17.04 lakhs. The income received from the release of the property is Rs.53.46 lakhs. Other receipts are Rs.7.28 lakhs. Thus, the amount of

total receipts for Orai town is Rs.141.78 lakhs. The expenditure on approved project is Rs.72.46 lakhs. Expenditure on reinvestment schemes is i.e. Rs.24.26 lakhs. 5 percent centage charges are Rs.3.20 lakhs. The amount of interest paid for the granted loan is Rs.5.92 lakhs. Other expenditure are for Rs.11.83 lakhs. The total expenditure for Orai town is Rs.107.57 lakhs. Thus the difference between the total receipts and total expenditure is Rs.34.11 lakhs.

Thus , it is clear from the above said table, that the amount of total expenditure is less than total receipts in all the three towns, namely Banda, Mahoba and Orai.

Benefit received from the IDSMT project may be less in terms of money, as the granted loan from the authority is refundable with interest. The details of the payment of principle amount, interest and centage charges of IDSMT project in Bundelkhand Division are given in the table 5.3.2.

As per the table, for Banda town, the principle amount to be paid is Rs.10.90 lakhs. The amount, which is paid yet upto 30th June,1993 is only Rs.1.72 lakhs . Thus, the remaining amount is Rs.9.18 lakhs. It is very surprising here that the principle amount to be paid is only Rs.10.90 lakhs, while the interest to be paid is Rs.56.05 lakhs. It is 5.5 times of original amount. The amount of interest paid is Rs.14.16 lakhs, while remaining amount is Rs.41.89 lakhs. The amount of centage charges to be paid is Rs.2.61 lakhs. The amount paid is Rs.2.20 lakhs and the remaining is Rs.0.41 lakhs. The amount for low cost sanitation is nil. For Mahoba town, the principle amount

TABLE 5.3.2

Details of the payment of Principle Amount Interest and Centage charges of IDSMT Project in

Bundelkhand Division

(upto 30th June 1993)

(Rs.in lakhs)

Name of the town	Principle Amount			Interest			Centage Charges			Low Cost Sanitation		
	To be paid	Paid	Remain-ing	To be paid	Paid	Remain-ing	To be paid	Paid	Remain-ing	To be paid	Paid	Remain-ing
1.Banda	10.90	1.72	9.18	56.05	14.16	41.89	2.61	2.20	0.41	-	-	-
2.Mahoba	4.92	4.92	-	21.50	12.08	9.42	1.52	0.82	0.74	-	-	-
3.Orai	13.60	-	13.60	67.03	5.92	61.11	3.20	3.20	-	-	-	-

Source : Town and Country Planning Department, Jhansi.

i.e. granted loan is Rs.4.92 lakhs, which have been paid. This means, there is no remaining amount to pay. The amount of interest to be paid is Rs.21.50, out of which Rs.12.08 lakhs have been paid and thus the remaining amount is Rs.9.42 lakhs. Centage charges to be paid are Rs.1.56 lakhs, out of which Rs.0.82 lakhs have been paid and the remaining amount is Rs.0.74 lakhs. The low cost sanitation amount is also nil for Mahoba town.

For Orai town, the principle amount to be paid is Rs.13.60 lakhs. No amount has been paid yet and the remaining amount is also Rs.13.60 lakhs. The total interest to be paid on granted loan is Rs.67.03 lakhs. The paid amount is Rs.5.92 lakhs. Thus the remaining amount is Rs.61.11 lakhs. Centage charges amount is Rs.3.20 lakhs and it has been paid hundred percent. The amount for low cost sanitation is also nil for Orai town.

Thus, from the above discription, it is clear, that only Mahoba town has paid the principle amount fully, while for Banda and Orai town, a major part of the principle amount is yet to be paid.

Release of the constructed or developed property is the main source of income under IDSMT project. The receipts in Bundelkhand Division are shown in the table 5.3.3.

As per the table, in Banda town, the developed residential plots were 393, for which Rs.68.06 lakhs have been received and commercial plots (shops etc.) were 104 in number, the amount received for them was Rs.104 lakhs. Thus the total amount received for Banda town was Rs.69.17 lakhs. In Mahoba town, commercial plots were 30 and amount received for them was Rs.6.40 lakhs. In Orai town, 210 plots were developed under

TABLE 5.3.3

Receipts from the Release of Constructed/Developed Property under IDSMT Project in
Bundelkhand Division

(Upto 30th June 1993)

(Rs. in lakhs)

Name of the town	Residential		Commercial		Traffic and transportation		Others		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Banda	393	68.06	104	1.11	-	-	-	-	497	69.17
Mahoba	-	-	30	6.40	-	-	-	-	30	6.40
Orai	210	21.39	173	32.08	-	-	-	-	383	53.47

Source: Town and Country Planning Department, Jhansi.

residential component of the IDSMT project, for which Rs.21.39 lakhs have been received. 173 shops were constructed under commercial component and Rs.32.08 lakhs have been received upto 30th June 1993. The total amount received for Orai town was Rs.53.47 lakhs.

Thus, it can be said that the amount of benefit may be raised by investing under residential and commercial components more.

5.4 Methodological Components For Preparation Of The IDSMT

Programme :-

The methodological components for the preparation of IDSMT programme are given below;

- (i) Identification of development priorities and the needs of specific town selected for integrated development, its function, and gaps and inadequacies in the existing services.
- (ii) To see the conformity of integrated development plan of the town in the general development plan of the area, if there is any.
- (iii) The formulation of the integrated development plan in consultation with the urban local body(i.e., generally an implementing agency).
- (iv) Costing of itemwise projects keeping in view the economic viability of the project in terms of cost-recovery.
- (v) To give preference to those projects for which land acquisition procedure are minimum or in an advanced stage of acquisition.
- (vi) Preparation of project reports and financial estimates

keeping in view the cost escalation of the project.

5.5 Implications Of The Appraisal

The surveys and reviews conducted by Town and Country Planning Organisation about the performance of the IDSMT project in various states indicate that there are certain fundamental problems and inherent constraint hindering the progress. These are described in two sets:

- (a) problems and constraints faced during the pre-approval period of the projects :
- (b) problems and constraints faced during post approval or execution period of the projects.

These two broad categories are elaborated below:

Project formulation problems

Before the project gets formulated by the State Governments, certain steps have to be initiated for the selection of towns on priority basis, considering the overall urban development strategy for the given state and the number of towns allocated to the state. The project formulation should also include financial provisions in the state budget (part A as well as part B of the Guidelines). Finally, the projects have to be submitted to the Central Government for the appraisal and allocation of funds.

Pre appraisal problems :-

In some states, the selection of towns seems to have been affected by extraneous considerations, not related with the policies and strategies of urban planning and regional development. Interestingly, some states are now desirous of

substituting earlier approved towns (under IDSMT) by some new or alternate towns without giving convincing reasons. This rather whimsical decision has left out many potential and needy towns unattended. Some towns of scenic beauty, having potential of becoming tourist centres have also been left out. The ultimate result of leaving the selection of towns to the states is that selection is often not logical and too often it causes delay in project formulation as well. What was expected was a rational basis for the selection of towns and subservience to the states. Overall goals for urban and regional development/, unfortunately, has not taken place.

Project Formulation :-

After the selection of a town, the next step is to formulate a feasible package or mix of project which should help trigger off self sustaining growth in the town. The actual projects which are to be part of the integrated development of a given town should be according to the prescribed guide lines as laid down by the Ministry. Many states, (mainly the north and the north-eastern hilly states and most of the Union Territories) do not have adequate planning expertise to formulate proper projects. In many states, it has been left to the Municipalities which as a rule, neither have the manpower nor are technically equipped. Many towns also do not have any development plan or master plans either. Absence of development plan/master plan has been posing problems in selecting a proper mix of schemes for such towns. Very often quite arbitrary items not related with real problems of the town are included in the project reports.

The state governments further add to the problems by not making necessary financial provisions in their budget, particularly for the part B schemes, is a pre-requisite for approval. All these aspects lead to the delayed completion of the project formulation work and subsequently, delayed submission and execution as well. This is probably the main reason why very few projects were approved during 1979-80, but which ever were approved on the basis of the tentative programmes have not been effectuated on the ground. Requests for second instalments are few.

Submission of the project reports :-

This is of the nature of an administrative impediment. After the project is formulated, the concerned agency has to route it through the appropriate authority of the State Government. The whole procedure takes time which again results in belated submissions and subsequently, belated commencement of the execution work. This has happened in case of many towns.

Post Approval Problems and constraints :-

Post approval problems and constraints are of almost important as these affect the actual execution and often can adversely affect the anticipated out come envisaged for a given town. The following observations are worth mentioning :

- (i) After the approval of the project, the funds are to be routed again through State Governments, which in many cases have not even transferred the central assistance to implementing agency or the municipality in time, through the time prescribed in the guidelines, that is one month.
- (ii) The matching contribution by the State Governments, on the

one hand, is released very late and, on the other, does not match the central assistance with which it is required to be equated. This aspect either results in delayed commencement of the project or puts undue strain on the meagre finances of the implementing agencies. In most cases the municipalities have little or no funds especially in case of small and medium towns. This again affects the execution.

(iii) Land acquisition is another hurdle as most towns do not have any land in reserve at locations. Where it could be put to use, especially in those towns for which development plan/master plan have not been prepared. The administrative procedures for land acquisition involves too much time and, if some litigation is started, land acquisition is further delayed. In many cases, it has so happened that land acquisition problem has forced the implementing agencies to change the scheme or at least the site which again involves fresh formulation of a project/schemes, some times requiring another approval causing delay in the process.

(iv) In several cases, after the project has been approved by the Central Government, the implementing agencies has changed the priority of the schemes and has approached the Central Government for allowing it to do so. This procedure again consumes lot of time. It also indicates that during the process of project formulation either the schemes were not selected properly, or some external forces have intervened to change the schemes.

(v) Delayed execution has also been caused by the factor of cost escalation. By the time the project is approved, the cost of the schemes would have gone up and implementing agencies face additional problems. Delay takes its own toll.

Lastly, the amount of central assistance and official buildings can itself be a constraint. For an amount of Rs. 40 lakhs for one town, the State Government or the Municipality has to undergo formidable formalities which, sometimes, many Municipalities try to avoid altogether by not coming up with their proposals. Moreover, the State Governments have to commit much more for getting the central assistance, sometimes involving budgetary changes as well. Some State Governments may not be in a position to do so and to avoid this, they do not come forward with any project proposals.

CHAPTER VI
A CRITICAL REVIEW OF THE EXECUTION OF
IDSMT PROJECT AS A NEW STRATEGY
IN BUNDELKHAND DIVISION

6.1 A Critical Review Regarding Banda Town :

The IDSMT project originally conceived for Banda town has undergone changes due to change in sites; problems of vacation of stay orders from the courts; availability of land and also lack of public participation in the initial stages. The progress of the scheme upto 31st march, 93 is shown in the table 6.1.1.

Housing problem are acute in Banda. The problems are not only in terms of lack of houses, but in respect of lack of infrastructure, unhygienic environment and lack of necessary community facilities. The over-all density of the population is 230 persons per hectare which is high, According to the survey in 1981, 48.6% of the households had monthly income below Rs. 350/-, 36.4% of the households had Rs. 350-600 and the remaining 15% had monthly income of more than Rs. 600.00. Only 30% of the houses were pucca, while 50% were kutcha and the remaining 20% were in mixed categories. There are 7802 dwelling units for 9161 families. Thus there is a shortage of 1367 dwelling.

As per the table 6.1.1, under the residential component, 5 MIG + 10 LIG houses have been constructed under cash down scheme. These were distributed by the Chairman, Banda Development Authority. 143 LIG + 143 MIG + 24 HIG plots have been developed. 92 shops have been constructed. Distribution of plots, houses, and shops has been started from 9th Sept. 1987 by the

TABLE 6.1.1

Progress of IDMST Project in Banda Town

Scheme	Progress
1. Residential component:	The work has been completed. 168
(i) Kanpur Road Residential scheme part-1	EWS plots with sites and services, 143 MIG, 143 LIG, 24 HIG plots have been developed. 5MIG + 10LIG houses have been constructed under cash down scheme. Plots were distributed by the Chairman BDA on 27th march 1987.
(ii) Kanpur Road Residential scheme Part-11	
(iii) Indira Nagar	The work has been completed. 556 EWS plots, 143 LIG, 143 MIG, and 24 HIG plots have been developed.
2. Traffic and Transportation	
(i) Widening of Major Roads:	
(i) Balkhandi Naka Police chowki crossing to Babulal crossing	The work has been finished.
(ii) Collectrate crossing to old police line crossing	
(ii) Improvement of crossings	
(i) Jhanda crossing improvement scheme	
(ii) Pilli kothi crossing	
(iii) Diggi crossing	

(iv) Degree college crossing

(v) Babulal crossing improvement scheme

3. Commercial complex schemes

(i) Babulal crossing commercial scheme-1 (Tulsi commercial scheme)

(ii) Commercial complex scheme-2 (Near Maheshwari Devi Temple)

(iii) Judges crossing commercial complex scheme-3

(iv) Nawab-Tank Beautification scheme

(v) Telephone crossing commercial scheme-1

(vi) Telephone crossing commercial scheme-II

(vii) Telephone crossing commercial scheme-III

4. Environmental Improvement of Slums

(i) Khainpar slum part 1

(ii) Khainpar Slum part 11

(iii) Khainpar Slum part 111

(iv) Khainpar Slum part IV

sites were under consideration. But now these schemes have been cancelled.

The work has been finished. 25 shops are made under this project.

Project is ready. But there are some errors in computation. Municipal Board will send this project thereafter.

The work has been finished. No. of benefitted persons are 6,821 of general category and 4658 are of schedule caste.

- (v) Keotra (kanchanpura)
- (vi) Lonian Mohalla (Aliganj)
- (vii) Khainpar slum part (V)
- (viii) Ponrabagh
- (ix) Bangalipura
- (x) Chabbi Talab

5. Development of parks

- | | |
|--|--|
| (i) Kandearas tank park development scheme | Physical survey was in progress in 1982. But now this scheme has been cancelled. |
|--|--|

Source : Town and Country Planning Department, Jhansi.

lottery system. This will certainly increase the housing facilities in the district.

Indira Nagar scheme has also increased the housing facility in the town. The target of this project was to distribute 544 plots, but actually 556 plots were distributed among economically weaker section. 79 commercial plots also developed, and 165 flats have been developed, out of which 150 were for economically weaker section, 10 were for lower income group and 5 were for medium income group. Such a distribution shows that under this scheme preference is given to economically weaker section, this will certainly be useful in reducing the income gap in the society.

The various crossing improvement schemes have no doubt, increased the traffic and transportation facilities in Banda town. Under these schemes, (Jhanda crossing improvement scheme, pilli kothi, diggi crossing schemes etc.) roads have been widened, proper drainage, traffic island, traffic channelisers and foot path and other improvements have been done. These improvements would less the possibilities of accidents in the town.

As far as, commercial complex schemes are concerned, it can be said that these schemes will improve shopping facilities with the development of sites and services. (Babulal Crossing Commercial Scheme - 1 and Telephone Crossing Commercial Scheme etc.)

Environment improvement of slum has been done by Nagar Palika Banda. No. of benefitted persons are shown in the

TABLE 6.1.2

Number of Benefitted Persons under Environmental Improvement of
Slums Scheme in Banda Town

Scheme	No. of benefitted persons	
	General	S.C.
1. Khainpar Slum Part I	769	447
2. Khainpar Slum part II	1444	651
3. Khainpar Slum part III	958	661
4. Khainpar Slum Part IV	1050	987
5. Keotra (Kanchan Pura)	1100	826
6. Alliganj Slum	1500	1086
Total	6821	4658

Source : Town and Country Planning Department, Jhansi.

TABLE : 6.2.1

Statement Showing the Progress Achieved in Implementing the Programme Approved Under the
IDSMT Project in Mahoba Town

Name of the Project (item wise)	(Upto 31.12.92)		(Rs. in lakhs)				Remarks
	Approved in the year	Approved estimated cost in development and construction	Expendi- ture	%age of approved outlay spent on the project	Present stage of implemen- tation	%age of physical target completed	
1. Residential							
(a) Mahoba Kulpahar Road	1981	11.74	0.59	0.40%	-	-	postponed
2. Commercial							
(a) Khanja Bazar	1981	0.50	0.50	100%	1	100%	
(b) Sabzi Mandi	1981	6.98	6.98	100%	1	-	
3. Traffic & Transportation							
(a) Padau Tee Junction to Charkhari by pass	1981	1.34	1.34	100%	3	75%	
(b) Dak Bangla Tehsil Bharav Mang	1981	3.80	3.80	100%	-	-	
(c) Padav Tee Junction on the Chatturpur Road	1981	2.19	2.19	100%	-	-	
(d) Bus Stand	1981	20.35	0.80	0.40%	-	-	Pending
TOTAL:-		46.90	20.20	0.43%	6	85.7%	

TOTAL:-

Source : Town and Country Planning Department, Jhansi.

Under MAHOBA Kulphar road residential scheme, the target was to develop 526 plots for economically weaker section, 92 plots for lower income group and 66 plots for medium income group. The site was also to provide 24 number of plots for the construction of shops and a site for primary school. The total approved estimated cost for the development and construction was Rs 11.74 lakhs, but the expenditure amount upto 31st march 1992 is only of Rs 0.59 lakhs and now this scheme has postponed. This is because of change in sites, problems of vacation of stay orders from the courts and availability of land. Residential scheme no. II, Mahoba-charkhari bye-pass road residential scheme also could not be completed because of the above said reasons.

The economic base, i.e. the percentage of total workers to the total population of Mahoba town was 28.3 percent during 1971. It decreased during 1981 and was only 24.54%. It means, there is a great need to create the employment opportunities in the town. Keeping in view, two commercial schemes were launched in Mahoba town in 1981. For Khanga Bazar Commercial Scheme, the approved estimated cost for development and construction was Rs. .50 lakhs. The expenditure amount for this scheme is also the same.

Thus the approved outlay spent on the project is 100 percent. Physical target was also completed 100 percent. Number of shops constructed under this scheme is 37 and the total developed area is 1480 sq. metres. Thus this scheme has created employment opportunities for the urban community around it and has also created shopping facilities needed for the people residing in these areas.

Commercial scheme NO.II, improvement of existing subzimandi has launched in Mahoba town in 1981. The whole-sale grain and retail vegetable markets were located in the heart of the town in congested areas. They are haphazardly developed. The development of organised and planned grain whole sale as well as retail market along with vegetable retail market is a prime necessity. Keeping in view this, commercial scheme no. II has been developed. The approved estimated cost for development and construction of sabzimandi was Rs. 6.98 lakhs. The expenditure on it was also the same. The approved outlay spent on the project was also 100 percent. This scheme has certainly benefitted mainly the vegetable and fruit daily retail traders, which are sitting always on road side and especially during the weakly market days. This scheme provided construction of 12 platforms with a provision of 8 tin shed over it @ Rs. 42000 per platform with a total cost of Rs. 7.39 lakhs including cost of development.

The existing road pattern of Mahoba town shows that state high way no. 44 passes through the heart of the town. The other important district roads which bifurcates in the town are Mahoba Chhatarpur and Mahoba Charkhari roads. The intermixing of regional traffics with city traffic are mainly on those roads. The bullock cart traffics coming with the grain to the whole sale market which is located in the heart of town possesses serious traffic problems on these roads. Two 'T' junctions on State high way number 44 and one on Mahoba Charkhari road needs immediate attention for their improvement due to heavy flow of regional as well as city traffics on these roads. That's

why, three 'T' junctions have been taken up under the IDSMT project of this town.

As per the table, Padau 'T' junction to Charkhari bye pass scheme was launched in the year 1981. The total approved estimated cost for development was Rs.1.34 lakhs. The expenditure on this scheme was also the same. Thus, the approved outlay spent on the project was 100 percent.

Dak Bangla Tehsil Bharav Marg scheme was also introduced in 1981. The approved estimated cost for development and construction was Rs.3.80 lakhs. The expenditure amount was also Rs.3.80 lakhs. Thus, the approved outlay spent on the project was 100 percent. Padau 'T' junction to the Chhatarpur road scheme was also launched in the year 1981. The approved estimated cost for development and construction was Rs. 2.19 lakhs and the expenditure amount was also the same, i.e. Rs. 2.19 lakhs. Thus the approved outlay spent on it was 100 percent. The total length of the road under this scheme is 1.50 Kms. This is an important road which connects State High way no. 44 to Mahoba-Chhatarpur road. The important activities like Municipal Board office, tehsil office and kotwali are located on this road. The regional bus traffic also passes through this road towards Chhatarpur and Khajuraho towns. The widening of this road ease the smooth traffic flow.

To develop and construct a bus stand under traffic and transportation component, one project was approved in the year 1981. The approved estimated cost for this project was Rs. 20.35 lakhs, But the expenditure amount on it is only Rs. 0.80 lakhs upto 31st Dec.1992. The approved outlay spent on the project is

only 0.04 %. It is now in pending.

Various other projects which were taken in the year 1980-81, as discussed in the chapter 3.4.2, could not be worked out. Lastly, the IDSMT scheme has not been a much success in Mahoba town as compared to Banda and Orai town.

6.3 Critical Review Regarding Orai Town :

In Orai town, Integrated Development of Small and Medium Towns programme was also introduced in the year 1980-81. In this year, various schemes under various components were proposed, but all the schemes could not completed yet. The progress of IDSMT programme up to till 30th June 1993 is shown in the table 6.3.1.

As per the table, under residential component, Karmer road residential scheme has been completed. Under this scheme, the target was to develop plots, 99 for economically weaker section, 75 for lower income group and 37 for medium income group. Thus, the total target was to develop 211 plots and 12 plots for shops with the total area 26888 sq. metres. The area for parks is 137 sq. metres. Orai Development Authority has developed the plots and has also distributed them. Thus, the target has been achieved under residential component.

The total number of occupied residential houses during 1981 was 10,510 against 11437 of households. Hence, there was a shortage of 927 residential houses in 1981. Due to increase in population, this shortage will certainly increase in the coming years. Therefore, it is very important to take up the housing schemes at alarming rate.

Number of project in process is nil and there is no making project for Orai town under this component. But there is

TABLE 6.3.1

Targets and Achievements Under IDSMT Project in Orai Town
th
(Upto 30 June 1993)

Name of Project	Targets	Achievements	Allotment to Public		
			Regd.	Allot.	Possession
1. Residential Components					
(i) Project completed	1	1	-	-	-
(a) Karmer Road	211	210	-	-	210 Plots
(ii) Projects in Progress	-	-	-	-	-
(iii) Making Projects	-	-	-	-	-
2. Commercial Components					
(i) Projects Completed	1	1	-	-	-
(a) Jawahar Ganj	137	137	-	-	134 Plots
(ii) Projects in process	-	-	-	-	-
(iii) Making Projects	-	-	-	-	-
3. Improvement of Roads and Crossing					
(i) Projects Completed	5	5	-	-	-
(a) Karmer Road	70.75 km length	100%	-	-	-
(b) Station Road	8.66 km	100%	-	-	-
(c) Municipal Board Crossing	length 0.25 km	100%	-	-	-
(d) Development Of Link Road	800sq km	100%	-	-	-
(e) Development of Bus-station	Total area	100%	-	-	-
(ii) Projects in process	-	-	-	-	-
(iii) Making Projects	-	-	-	-	-
4. Other Schemes	2	2	-	-	-
(a) Butcher	1	1	-	-	-
(b) Machenig Nadar	1	1	-	-	-

Source : Town and Country Planning Department, Jhansi.

a great need to develop the plots as there were shortage of 927 plots in 1981 (residential Houses) while only 210 plots were distributed by Orai Development Authority under this scheme. This shortage has also increased upto till now due to increase in population.

It has been observed that people are migrating from Orai town to Kanpur and Allahabad metropolitan cities in search of job. So it was suggested to develop employment opportunities in the town. The percentage of total workers to total population of Orai town was 23.06 percent in the year 1981. Keeping in view all that, Jawahar Ganj commercial scheme has been launched in the year 1981. Under this scheme, the target was to construct 63 shops in part 1 of this scheme, while in the second part, it was of 74 shops. Thus, the total target of the scheme was to construct 137 shops. This target has totally been achieved upto 30th June 1993. No project in Orai town under commercial component is in process and number of making projects is also nil.

The existing road pattern of Orai town shows that there is a need to give immediate attention for the improvement of road due to heavy flow of regional as well as city traffics of the town. For the improvement of roads and crossings, 5 projects have been completed upto till 30th June 1993. They are Karmer road improvement scheme (ii) Station road improvement scheme, (iii) Municipal board crossing improvement (iv) Development of link road and (v) Development of bus-station. The target was to widen the 70.75 km. length of the Karmer road that has been 100 percent achieved. Under Station road improvement scheme, the

target was to widen the 8.66 km. length of the road, and it is 100 percent achieved. Under the development of link road scheme, the target was to widen 800 sq km. length of the road and it has also been achieved. Municipal board crossing improvement scheme had the target to widen 0.25 kms. length of the road, it has also been fully achieved. As far as bus-station scheme is concerned, total area 5.35 acre have been taken into consideration. The target was to develop the main building, 25 shops, park and to construct the boundary wall. These all the targets have been achieved 100 percent.

Under the traffic and transportation component, there is no project in process in Orai town and number of making project is also nil.

As far as, other schemes are concerned, the target was to develop two butcheries, this has also been achieved. The target was also to develop a Machenic Nagar. It covered the total area 21720 sq. metres. The target was to construct 100 shops and to develop roads, parking electricity and water line. These targets have also been achieved. Only 18 shops could not constructed due to the disputed land.

Lastly, to sum up, it can be said, that the scheme IDSMT has been a much success in Orai town as almost all the targets have been achieved under the various components of IDSMT project in Orai town.

6.4 Overall Critical Review

The centrally sponsored scheme of IDSMT was initiated in the Sixth Plan and continued in the Seventh Plan with the objective to slow down the growth of larger cities by

developing small and medium towns through increased investment in these towns for the improvement of their economic and physical infrastructure, besides other essential facilities and services. The scheme has been found to have broadly served its objectives and has succeeded in creating sufficient infrastructure and other assets in the small and medium towns paving the way for the much needed boost to the growth of rural and small town's economy.

As far as Bundelkhand Division is concerned, this scheme has been a much success. To review it critically, various components of IDSMT project will be discussed separately below :

The components to be included in the project prepared for implementation of the IDSMT programme and eligible for Central and State assistance consists of part 'a' and part 'b' components. The first component of part 'a' is ; land acquisition and development : residential schemes which will include sites and services with or without core housing. The progress of residential component of IDSMT project in Bundelkhand Division is shown in the table 6.4.1.

As per the table, project number taken under IDSMT scheme for Banda Town is 1. Target and achievements are shown in the table with income group wise separately in the table. The target was to allot 556 plots in Banda town, that has been completed. 246 plots have been distributed to weaker income group, 143 plots to lower income group, 143 to middle income group and 24 to higher income group. Thus it can be said that much attention has been paid to weaker income group of the society.

TABLE 6.4.1

Progress of Residential Component of IDSMT Project in Bundelkhand Division

Name of the town	Pro-Plot		Target				Achievement		Weaker Income Group		Lower Income Group		Middle income group		Higher Income Group							
	ject:Num																					
	num-ber	Project number	Plot Number		Comp-In	In	Comp-In	In	Comp-In	In	Comp-In	In	Comp-In	In	Comp-In	In						
	ber				lete	prepa-pro	lete	prepa-pro	lete	prepa-pro	lete	prepa-pro	lete	prepa-pro	lete	prepa-pro						
			Comp-In	In	Comp-In	In	ration:cess		ration:cess		ration:cess		ration:cess		ration:cess		ration:cess					
		lete	prepa-pro	lete	prepa-pro																	
		ration:cess		ration:cess																		
1.Banda	1	556	-	-	1	556	-	-	-	-	246	-	-	143	-	-	143	-	-	24	-	-
2.Mahoba	1	178	1	-	-	124	1	54	-	-	54	62	-	-	18	-	-	-	-	-	-	-
3.Orai	1	210	1	-	-	210	-	-	80	-	-	98	-	-	75	-	-	37	-	-	-	-

Source : Town and Country Planning Department, Jhansi

In Mahoba town, the target was to develop 178 plots. But upto 30th June 1993, 80 plots could be completed and 54 are in process. 62 plots are distributed to weaker section of the society and 18 plots to lower income group. Thus the target could not be achieved fully in Mahoba town under residential component.

In Orai town, the target was to complete 1 project with 210 plots, that has been achieved upto till 30th June 1993. 98 plots have been distributed to weaker income group, 75 to lower income group and 37 to medium income group.

Thus, it is clear from the above data, that under IDSMT project in Bundelkhand division, maximum number of plots are distributed among weaker income group and lower income group of the society. This will certainly reduce the disparity in income groups of the society and also reduce the housing problem in the division upto some extent.

The second component of the scheme is development of mandis/markets or commercial component in which there is provision of industrial estates, provision of other services and processing facilities for the benefit of agricultural and rural development in the hinter land. Under this component, the progress of IDSMT project in Bundelkhand Division is shown in the table 6.4.2.

As per table, in Banda town, 3 commercial schemes were taken up under IDSMT project. The target was to construct 54 shops and 3 work halls with no store. Upto till 30th June 1993, only one scheme could be completed, 2 schemes are in preparation. Number of shops constructed and distributed are 25. 29 shops are in preparation. 3 work Halls are also in

TABLE 6.4.2

Progress of Commercial Schemes of IDSMT Project in Bundelkhand Division.

Targets					Achievements											
Name	Scheme	Nos.of	Nos.of	Work	Scheme Number	Number of Shops			Number of stores			Work Hall				
of the town	Number	Shops	Stores	Hall												
						Comp-	In pre-	In	Comp-	In pre-	In	Comp-	In pre-	In	Comp-	In pre-
						lete	paration	process	lete	paration	process	lete	paration	process	lete	paration
1.Banda	3	54	-	3	1	2	-	25	29	-	-	-	-	-	3	-
2.Mahoba	2	72	remaining	-	2	-	-	72	-	-	4	-	-	-	-	-
			2													
3.Urai	3	1176	-	-	3	-	-	176	-	-	-	-	-	-	-	-

Source: Town and Country Planning Department, Jhansi.

preparation.

In Mahoba town, 2 schemes were taken up under this scheme. The target was to construct 72 shops and 4 stores, out of which 2 were already completed. Both the schemes have been completed upto till 30th June 1993. 72 shops have also been constructed with 4 stores.

In Orai town, 3 schemes of commercial component were taken up under IDSMT scheme. The target was to construct 176 shops. Upto 30th June 1993, 176 shops have been constructed and distributed among the unemployed youth in Orai town.

The above analysis shows that the target has been achieved fully in Mahoba and Orai town, but in Banda town, it is in preparation. These above said commercial schemes will certainly increase the shopping facilities in these towns and will also generate the employment opportunities in these towns depending upon their potentials and natural resources available in the town.

The third component is Traffic and Transportation, which will include construction of roads and improvement/upgradation of existing roads, but will not include purchase of motor vehicles. The progress of traffic and transportation scheme of IDSMT project in Bundelkhand Division is shown in the table 6.4.3.

As per the table, road improvement, crossing improvement and construction of bus station are the schemes under Traffic and Transportation component.

In Banda town, 2 schemes of road improvement have been taken up with the length of the road 2.44 kms, in Mahoba

TABLE 6.4.3

Progress of Traffic and Transportation Scheme of IDSM Project in Bundelkhand Division

Name of the town	Road improvement								Crossing Improvement			Construction of Bus Stn.				
	Target		Achievement						Target		Achievement		Target		Achievement	
	Length of the road	Completed	In		In		Comp- lete	In pre- para- tion	In pro- cess	Comp- lete	In pre- para- tion	In pro- cess				
			Preparation	Process	Preparation	Process										
			Number	Kms.	Number	Kms.							Number	Kms.	Number	Kms.
1.Banda	2	2.44	2	2.44	-	-	-	-	3	3	-	-	-	-	-	-
2.Mahoba	4	7.70	4	7.70	-	-	-	-	-	-	-	-	-	-	-	-
3.Orai	3	1.66	3	1.66	-	-	-	-	1	1	-	-	1	1	-	-

Source: Town and Country Planning Department, Jhansi.

town, the number of schemes were 4 with the length of the road 7.70 kms and in Orail town, it were 3 with 1.00 kms. length of the road.

In all the three towns, targets have been achieved. In Banda town, 3 schemes of crossing improvement were taken up and in Orail town only 1 scheme was taken up. In both the towns, targets have been achieved. In Mahoba town, no such scheme was taken up.

No project was prepared in Banda and Mahoba town for the construction of Bus-station. But in Orail town, one project was made and it has also been completed upto 30th June 1993.

The above description indicates that the road improvement schemes, crossing improvement schemes and construction of bus-station etc. have increased the traffic and transportation facilities in the division. But the actual position in these towns is this that almost all the roads in these towns need improvement in roads. Crossing Improvement is also very necessary to prevent the accidents in these towns. There is no proper sanitation facility in the Bus-station of Banda town & Mahoba town too.

Part 'b' components for which funds are to be found from State Plans are as follows :

- (i) Slum improvement/upgradation, urban renewal and small scale employment generation activity.
- (ii) Low cost schemes of water supply, sewerage, drainage and sanitation.
- (iii) Preventive medical facilities and health care.
- (iv) Parks and playgrounds.
- (v) Assistance for the purpose of making modification wherever

necessary in city master plans to permit mixed land use.

The progress of part 'b' components of IDSMT project in Bundelkhand Division is given in the table 6.4.4.

As per the table, in Mahoba town, the target was to develop 4 parks out of which 1 has been completed and 3 are in process. In Orai town, the target was to construct 1 butchery and 3 parks, both the target have been achieved. In Banda town, no such project was taken up into consideration. For the development of parks, a physical survey was started in the town, but it was cancelled later on.

The above description shows that the schemes of part 'b' components in progress are few in number and they should be increased for the betterment of the environment of the towns.

TABLE 6.4.4

Progress of Part 'b' Components of IDSMT Project in Bundelkhand Division

Name of the Town	Butcheries				Parks				School				Other Transporta			
	Achievement				Achievement				Achievement				Achievement			
	Target:				Target:				Target:				Target:			
	:Comp-:in pre- :in pro-: :lete :paration:cess. :				:Comp-:in pre- :in pro-: :lete :paration:cess. :				:Comp-:in pre- :in pro-: :lete :paration:cess. :				:Comp-:in pre- :in pro-: :lete :paration:cess. :			
1. Banda	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Mahoba	-	-	-	-	4	1	-	3	-	-	-	-	-	-	-	-
3. Orai	1	1	-	-	3	3	-	-	-	-	-	-	-	-	-	-

Source : Town and Country Planning Department, Jhansi.

CHAPTER VII

A PERSPECTIVE PLANNING FOR SMALL AND MEDIUM TOWNS FOR THE DIVISION

7.1 Perspective Planning for BANDA Town:

BANDA town is the second largest town of Bundelkhand Division. It was selected under the centrally sponsored scheme 'Integrated Development of Small and Medium Towns,' during Sixth Five Year plan. Due to this, it started to develop upto some extent. But it could not get the speed as there was lack of planning on macro level. As the population increased in the densely populated area, it created many a problems such as growing slums, heavy rush on roads, traffic problems etc. and excessive pressure on infrastructure. To overcome all the afore said problems, There is a great need of long term planning. Estimated population upto the year 2001 is 1.5 lakhs for BANDA town.¹ Keeping this in view, perspective planning for Banda town may be as follows :

Banda town has been developed yet as a central town. With the expansion of the town and increasing population, this centre has been facing many planning problems. This central town is surrounded by others land uses, therefore there is no possibility to expand this centre. What is needed now to expand the central activities towards the town development with planning. For this purpose, Master Plan for Banda town has been proposed. Tindwari road, which would be the main axis of development.

1. Master Plan. BANDA, Town and Country Planning Department,

Uttar Pradesh, 1986.

From the planning point of view, the total area of Banda town may be divided into two groups-

- (i) the present constructed area
- (ii) would be developed area.

The total area of present constructed area is near about 434 hectare. The total estimated population of this area is 75000 and gross density of population is 240 persons per hectare. As all the main central activities are situated in this area, it is facing a lot of traffic problems there. So the main roads should be widened upto some extent. The whole sale market, transport agencies, stores etc. may be transferred to would be developed area.

According to Master Plan, Banda, in the second part of the town (would be developed area), there is near about 932 hectare land in which present developed area is also included. Besides, 13 hectare area is proposed for garden and 188 hectare area is for sewage park. The total estimated population of that area would be 75000. Various land uses of this part have been shown in the Master Plan, Banda as residence, park and stadium, and transportation etc. (table 7.1.1)

As per the table, 480 hectare land is proposed for residential land use in Master Plan. In the proposed residential area, gross residential density would be 156 persons per hectare. From the planning point of view, all the abovesaid areas may be divided into six Planning Zones. Each Planning Zone will be divided into various residential sectors. Each residential Sector will have the population 4000 to 8000. In these sectors,

TABLE 7.1.1

Proposed Land Uses in Master Plan, Banda (2001)

Sl. No.	Land-uses	Area in hectare	Percentage	
			Present constructed area & proposed uses	Proposed uses
1.	Present Constructed Area (Part I)	434.0	31.77	-
2.	Would be Developed Area (Part II)			
2.1	Residential	480.0	35.14	51.50
2.2	Central Activities	96.0	7.03	10.30
2.3	Local Centre	55.0	4.03	5.90
2.4	Industries	92.0	6.73	9.87
2.5	Traffic and Transportation	128.0	9.37	13.73
2.6	Parks and Playgrounds	81.0	5.93	8.70
TOTAL:		932.0	-	100.0
Total developed area				
Part I + Part II		1366.0	100.0	-
3.	Garden & Orchard	13.0		
4.	Sewage farm	188.0		
Grand Total		1567.0		

Source : Master Plan, Banda Town, Town and Country Planning

Department, 1986, Uttar Pradesh, P.42

alongwith residence, there should be communal facilities , parks and playgrounds, industries and services and transportation in small scale.

Table 7.1.2 depicts the proposed land for residence and population in various planning zones.

As far as central activities are concerned, they are for the fulfilment of social, economical, and cultural necessities. For these activities, Master Plan of BANDA town proposes 96 Hectare land and for local centre 55 Hectare area. Table 7.1.3 depicts the area for these activities in the town.

Master Plan also proposes 92 hectare land for industrial-development, out of which 73 hectare land is on Chilla road and 19 hectare land on Mahoba road.

Master Plan estimates 99 hectare area for the development of parks and playgrounds. These parks and playgrounds will be used by the population staying near by the town, so these parks should be developed as regional parks. Nawabtank and Bhuragarh fort are the important historical places of the town. Therefore, to protect and develop these places, 10 and 15 hectare land is proposed for parks around them in Master Plan.

For the development of traffic and transportation facility, 128 hectare land is proposed in Master Plan. It is not practical to demolish up the construction on both side of the road to widen it. Therefore it is proposed to spread out the central activities of the town. There are also proposals for widening some of the major road in Master Plan as depicted in the table 7.1.4. Some new roads have also been proposed in Master Plan, which would be helpful in the expansion of the town and

TABLE 7.1.2

Proposed Residential Land and Details of Population in Planned Area (2001)

Planning zone	Area of the proposed residential land (in hectare)	Gross residential density person/hectare	Population in residential area	Population in non-residential area	Total Population
1.	96.0	146	14000	600	14600
2.	89.0	167	15000	2100	17100
3.	61.0	142	8500	1500	10000
4.	96.0	136	13000	400	13400
5.	104.0	130	13500	2000	15500
6.	34.0	121	4000	400	4400
Total	480.0	156	68000	7000	75000

Source : Master Plan, Banda, Town and Country Planning Department, Uttar Pradesh, 1986.

TABLE 7.1.3

**Estimates of Necessary Land Under Central Activities
Zone and Local Centre (in hectare) 2001**

Sl No.	U s e s	A r e a	
		Central Activities Zone	Local Centre
1.	Communal facilities	16.0	37.0
2.	Commercial (Retail)	3.0	2.0
3.	Commerical (Wholesale)	15.0	-
4.	Stores	10.0	-
5.	Govt. and other Offices.	13.0	2.0
6.	Social,cultural & entertainment etc.	9.0	2.0
7.	Other uses (Road etc.)	30.0	12.0
T o t a l :		96.0	55.0

Source: Master Plan, Banda, Town and Country Planning

Department, Uttar Pradesh, 1986.

TABLE 7.1.4

Proposed Widening of the Roads in Banda Town

Sl. No.	Name of the Road	Proposed widening (in metres)
1.	Banda-Mahoba Road (from Ken river to Juji crossing)	30
2.	From Jujji Crossing to proposed sub-way near Jal-Vidyut centre.	30
3.	From Jugi court crossing to Petrol Pump near Bajrang Vidyalaya.	18
4.	From Kwatara Chungi to Police Line.	30
5.	From Kalu Kuna Chungi Chowki to Tindawari Road	30
6.	From Church Road Chungi Chowki to Hamirpur road near Police Line.	24
7.	Baberu road (from loco shed to sub-way)	30
8.	From Aam Bag chungi to Nawab Tank (Allahabad Road)	45
9.	From Aam bag chungi to Nawab tank (Naraini Road)	45
10.	From Collectary Court Crossing to Diggi Crossing.	24
11.	From Diggi Crossing to Petrol Pump near Bajrang Vidyalaya	14
12.	From Diggi Crossing to Khinni Naka Crossing through Padamakar Crossing.	9
13.	From Khinni Naka Crossing to Women's Hospital	12
14.	Women's Hospital to Railway Over Head Bridge through Babulal Crossing.	12
15.	From Railway over head Bridge to Baberu Road.	18
16.	Khunti Tiraha to Women's Hospital	12
17.	From Padmakar Crossing to Jama Masjid	12
18.	From Kwatara Chungi to Amar Takia Crossing	9
19.	From Balkhandi-Naka to Gular Naka Crossing	9
20.	From Jhanda Crossing to Kotwali Crossing	9-12
21.	From Kotwali Crossing to Telephone Exchange Crossing	9-12
22.	Sankar Guru Crossing to Pili Kothi through chhawani Crossing.	9-12
23.	From Petrol Pump Crossing near Bajrang Vidyalaya to Old Electricity board	18
24.	From old Electricity board to Aam Bag Chungi Chauki	14

Source : Master Plan, Banda, Town and Country Planning Department,

Uttar Pradesh, 1986.

planned development. Table 7.1.5 depicts the type of road and proposed widening of the road.

For the Truck and Bus Stand , 9 hectare land is proposed in the Master Plan on Tindwari Road.

7.2. Perspective Planning for Mahoba town:

Mahoba town, although is wellknown for its cultural heritage and as a transit point for tourists who go to Khajuraho, but has become a victim of various problems. The various problems are like excessive pressure on infrastructural facilities, encroachment on the Municipal land, emergence of slums, congestion in residential areas, traffic problems etc. The magnitudes of these problems are aggravating day by day. The main problems are as follows :-

- (i) The over flow of water from tanks like Madan Sagar, Kirat Sagar, Kalyan Sagar etc., located on the ringes of town create havoc during rainy season.
- (ii) There is an acute housing shortage in the town as during 1980 there was deficiency of 2611 houses in the town. During recent rainy season many houses have fallen down which has made the housing problems more rigorous.
- (iii) Near the existing densely populated areas a number of haphazard colonies have come up. These lack in basic infrastructural facilities like potable water supply drainage , organised parks and open spaces, paved streets, street lighting, etc. Such areas have been identified and have been taken for environmental improvements.

TABLE 7.1.5

Proposed Roads in Master Plan of Banda Town

Sl. No.	Name of the Road	Proposed widening (in metres)
1.	Sub way/State Highway	45
2.	Main Roads of the Town	30
3.	Town's main sub-way	24
4.	Sector's Roads	18
5.	Residential Roads	12-18
6.	Local Roads	9

Source : Master Plan, Banda, Town and Country Planning Department,
Uttar Pradesh, 1986.

- (iv) The town has 73 litres water supply/person/day which is almost the half than the desired standard of 140 litres/person/day. It is very essential to cater for the requirement of population. U.P. State Government is taking adequate steps to meet the water supply requirement of the town by digging some tubewells along the bypass road joining Hamirpur and Charkhari roads.
- (v) Underground sewerage system is lacking in the town. Surface drains are also not proper in some parts of the town. The dirty water gets accumulated in the ponds and low lying areas resulting in unhealthy environment.
- (vi) The whole sale grain and retail vegetable markets are located in the heart of the town in congested areas. They are haphazardly developed. The development of organised and planned grain whole sale as well as retail markets alongwith vegetable retail market is a prime necessity. The necessary infrastructure like paved streets and footpaths, parking etc. is to be provided alongwith development of shops.
- (vii) Most of the traffic of the town remains on the state highway no.44 that passes through the town dividing it into two halves. This is very congested and needs to be widened. The mixed regional and town traffic makes a mesh in the town. The problematic crossing on the Banda-Mahoba-Kulpahar road need to be improved. The Katcha roads joining different residential and other institutional areas as well as falling in residential areas are to be metalled.

(viii) Out of 3 parks in the town, only one is seeable and worth improvement. At present it lacks in greenery, lighting, sheds, benches and other recreational facilities which are to be provided.

(ix) The slaughter house located in Bhatipura is not properly organised and is in dilapidated condition. Therefore it needs to be improved with an adequate space.

Keeping in view these abovesaid problems, a master plan has been prepared for Mahoba town by Town and Country Planning Department, Uttar Pradesh. A perspective planning for the development of Mahoba town may be suggested now as follows :

Mahoba town has been developed yet as a single central town where the main commercial centre, Tahsil, Municipal Board, Kotwali and other Government Offices are situated nearby. The main commercial centre of the town is situated in the middle of the present constructed area of the town and is surrounded by other land-uses. There is no chance to develop this area at the same place because of the scarcity of open area. With the increase in population, the pressure on this commercial centre will increase in future, so that the problem of planning will be more difficult, and this centre will not be able to fulfill all the necessities in future. Thus it is necessary to plan development of main centre activities in the direction of the development of the town. For this purpose, there is a provision in Master plan to introduce the centre activities area mainly on Charkhari-Bye pass and Mahoba-Banda road.

The economic basis of Mahoba town completely depends on

commercial activities and other services. As there has been no industrial development in the town and there seems no chance of industrial development in future, it is necessary to develop Mahoba town as a Tourist centre.

From the planning point of view, the whole area of the town may be divided into two groups :

- (i) present constructed area
- (ii) would be developed area.

The total area of the present constructed area is 195.0 hectares. There is a need to widen the main roads of that area and to develop small scale commercial and community centres, parks, stadium and offices.

According to Master Plan of Mahoba town, it is proposed to develop the total land area 426 hectares. Various land uses have been shown in the Master Plan separately, as residence, central activities, industries, transport etc. (Table 7.2.1).

As per the table, 227.0 hectare land is for proposed residential land use. Thus upto the years 2001 , gross residential density will be 158 persons per hectare in proposed residential area. In Master Plan, central activities have been proposed mainly on Charkhari-bye pass and Chhatarpur-Mahoba-Banda road. Educational, health, postal facilities, cultural, religious, commercial, services industries, Govt. offices, private and semi-government offices are the central activities. The total 47.0 hectare land has been proposed under central activities in the Master Plan. Various land areas have been shown in the table 7.2.2 under proposed central activities uses.

For industrial use, Total 21.0 hectare land has

TABLE 7.2.1

Proposed Area Division Under Various Land Use in
Master Plan Upto 2001.

Sl. No.	Land Use	Area (in hectare)	Developed Area (%age)	Total Area (%age)
1.	Present constructed area(Part 1)	195	28.2	16.0
2.	Proposed land use (Part II)			
2.1	Residential	227	33.0	18.7
2.2	Present Central activities.	32	432.6	2.6
2.3	Proposed central activities.	47	6.8	3.9
2.4	Present Industries	4	0.6	0.3
2.5	Proposed Industries	17	2.5	1.4
2.6	Degree Colleges	5	0.7	0.4
2.7	Proposed Colleges	12	1.7	1.0
2.8	Stadium	12	1.7	1.0
2.9	Transport	70	10.1	5.8
3.	Railway land	70	10.1	5.8
T o t a l :		691	100.0	56.9
4.	Others			
4.1	Forest	178		14.6
4.2	Park	115		9.4
4.3	Pond	230		18.9
4.4	Graveyard	3		0.2
T o t a l		526		43.1
Grand Total		1217		100.0

Source : Master Plan, Mahoba Town, Town and Country Planning
Department, U.P. 1982.

TABLE 7.2.2

Division of Various Land-Area Under Various
Land-Uses of Central Activities.

Land - Uses	Area(in hectare)
1. Community Facilities and enjoyment	19.5
2. Commercial (Retail)	5.0
3. Commercial (Whole-sale)	7.0
4. Stores	3.0
5. Government & other Offices	7.0
6. Other uses (Roads etc.)	5.5
Total	47.0

Source: Master Plan, Mahoba, Town and Country
Planning Department, U.P. 1982.

been proposed in Master Plan. Out of which 4.0 hectare land is on Charkhari-By-pass and Mahoba Charkhari road for present industries, rest 17 hectare is for future. Mahoba-Banda road is also proposed for industrial development.

There is only one degree college in Mahoba, which is situated on Mahoba-Chhatarpur road. There seems no necessity to open the degree college, but there is a great need to develop the land occupied by the college, as it has only 2.0 hectare land. Therefore, it is proposed to develop 3 hectare land more for it.

There is no good play-ground or stadium in the town. That's why, it is proposed to develop a stadium on Mahoba-Chhatarpur Marg nearer to degree college.

Traffic and transportation facility plays an important role in developing a town or area. As far as Mahoba town is concerned, there are narrow roads. There is a great need to widen the roads, but it is a difficult task too, as it is not possible to break up the constructed shops. There is also heavy traffic in some of the major roads. It is because, all the central activities take place on only some of the roads,

So, there is a great need to spread out the central activities in different places as well as to widen the major roads upto some extent. Master Plan for Mahoba town proposes to widen some of the roads which are shown in the table 7.2.3.

To connect the present constructed area and would be developed area, it is proposed to develop a new road on Banda-

TABLE 7.2.3

Detail of the Proposed Widening of the Major Roads in
Mahoba Town

Sl.No.	Name of the road	Proposed widening (in Mtrs.)
1.	From Tehsil Crossing to Public Construction Department on Banda-Chhatarpur Marg.	18.0
2.	From Padav Crossing to Banda Chhatarpur Marg through Bhatipura	12.0
3.	From Charkhari-Bye-Pass to Kulpahar Road near Mishan Compound	18.0
4.	From Tehsil Crossing to Udal Park	9.0
5.	Police-Chowki to Manoj Ice-factory	12.0
6.	From Charkhari Bye-pass near Govt.Hospital to Madan Sagar Scape near Higher Secondary School	18.00
7.	From Madan Sagar Scape near Mukand Tiwar Higher Secondary School to Kulpahar-Bye-pass	36.0
8.	Mahoba-Kulpahar Marg	45.0
9.	From Charkhari Bye-pass near Govt.Hospital to Chhatarpur Banda Marg near Kanpur chungi.	36.0
10.	Charkhari Bye-pass Marg	36.0
11.	Banda Mahoba Chhatarpur Marg	45.0
12.	Chhatarpur Kulpahar Bye-pass Marg.	36.0
13.	Charkhari Bye-pass to Mahoba Charkhari Marg	36.0
14.	Mahoba Charkhari Marg (from Railway Land)	24.0
15.	Mahoba Charkhari Marg (from Irrigation Department)	36.0

Source : Master Plan, Mahoba, Town and Country Planning
Department, Uttar Pradesh.

Jhansi marg that will be from Nehru Higher Secondary School to proposed agricultural marketing land on Charkhari-bye-pass. The proposed widening of the road is 18.0 metre.

In Mahoba town, private bus stand is situated on Dak Bangla Marg and Government bus stand is situated on Gandhi Marg that is on the back side of the private bus stand. It would be better to develop only a single bus stand, as it creates difficulty to the passengers. It is also proposed in the Master Plan of Mahoba to develop only one bus stand adjoining the both private and Government bus-stand. It will cover the total area 2.5 hectares.

7.3 Perspective Planning for Orai Town :

Orai town is the third largest populated town of Bundelkhand Division. Trade and commerce are the main basis of this town. With the increasing facilities of economic activities, administrative services, health and educational facilities, the population of this town has increased with an alarming rate. In the year 1961, the population of this town was 29587, which was 66397 in the year 1981. This increase in population in 1971-81 is 56 percent. Estimates of population are shown in the table 7.3.1. Due to this increase in population in Orai town, various problems have been arisen, such as unequal residential density, rush on roads, combined land -uses, problem of transportation and growing slums etc.

Uttar Pradesh State Industrial Development Corporation (UPSIDC) has taken over 202 hectare land on the Orai-Kanpur road and the work to develop that industrial area is in progress. Due to this, large industries have been established in

TABLE 7.3.1

Estimated Population of Orai Town

Year	Urban Population	Total Estimated Population
1991	95000	107000
1996	116000	130000
2001	137000	153000
2006	147000	203000

Source : Town and Country Planning Department, Jhansi.

Orai town. In future too, there are possibilities to establish various big industries in the town because of the present industrial policies of State Government. This will increase the percentage of industrial labour in town. Estimates of industrial labour are depicted in the table 7.3.2.

As Orai town is a Mandi town, There are possibilities of development of trade and commerce in the town. In this town, there are 20 shops per thousand population. There may be a proposal to develop whole sale commercial centre and store in agricultural market on Orai Rath road on 23.36 hectare land in the town. Orai town may also be divided into two groups ; (i) present constructed area (ii) would be developed area. Proposed area for the various land uses are depicted in the table 7.3.3.

As per the table, 650.00 hectare land (43.92 percent) is proposed for residential use. For central activities, the proposed area for the town is 133 hectare, it includes Mandi also. For industrial development, 232 hectare land may be proposed. For transportation, it is 200.00 hectare and for playgrounds and parks, the total proposed area is 265.00 hectares.

For zonal commercial centre, 5 hectare land may be proposed. For local commercial centre, 3.20 hectare land is enough and up to the year 2006, 6680 shops more will be needed as 50 shops per thousand population. For that 8.35 hectare land may be proposed.

TABLE 7.3.2

Estimates of Division of Labour in Orai Town

Type of Job	1981		1991		2001		2005	
	No. of Labour	Per-centage	No. of Labour	Per-centage	No. of Labour	Per-centage	No. of Labour	Per-centage
1. Cultivators	1331	8.38	2012	8.00	2490	7.00	2760	6.0
2. Agricultural Labour	670	4.22	1006	4.00	1245	3.50	920	2.0
3. Household Industry	382	2.40	880	3.50	1601	4.50	2530	5.50
4. Other services.	13497	85.00	21247	84.50	30237	85.00	39790	86.50
Total No. of Labours.	15880 (23.92)	100.00	25145 (23.50)	100.00	35573 (23.25)	100.00	46000 (23.00)	100.00

Source : Town and Country Planning Department, Jhansi.

TABLE 7.3.3.

Proposed Land-Uses in Orai Town

Proposed land use	Area (in hectare)	Percentage
1. Residential	650.00	43.92
2. Central Activities	133.00	8.99
3. Industrial	232.00	15.68
4. Traffic and Transportation	200.00	13.51
5. Parks and Playgrounds	265.00	17.90
Total	1480.00	100.00
Present Constructed Area	550.00	-
Grand Total	2030.00	-

Source : Town and Country Planning Department, Jhansi,

Three types of industries have been proposed for Orai town, They are : service industries, small scale industries and large scale industries. They all are proposed to develop on Orai Kanpur road and Orai-Jhansi road.

Estimates of commercial facilities are shown in the table 7.3.4. for Orai town.

As per the table, 25 more Nursery/ Primary schools will be needed upto the year 2006. 2 Degree Colleges and 1 technical College is also proposed for which 8.00 hectare land will be needed.

Truck stand and Bus stand , at present on bye pass and Orai- Konch road is going on very well. But for future, there may be proposed 25 hectare land on National Highway No. 26.

Some new roads may also be proposed for the development of Orai town. They are depicted in the table 7.3.5.

As per the table, National highway may be proposed with 66 metres widening of the road, state-highway, with 45 and 33 metre sector's road with 18 metres widening, residential roads with 12 to 18 metres and local roads with 9 metres widening of the road.

TABLE 7.3.4

Estimates of Various Other Services Facilities
and Land in Orai Town

Facilities/ Services	Necessity	Area (per unit) in hectare	Total Area (in hectare	User zone	
				Resi- dential	Central Activi- ties
1. <u>Education</u>					
1.1 Nursery/Primary School	25	0.7	17.50	17.50	-
1.2 Junior High School	19	0.6	11.40	11.40	-
1.3 Middle School	4	1.0	4.0	4.0	-
1.4 Degree College	2	4.0	8.0	-	-
1.5 Technical Education	1	4.0	4.0	-	8.0
2.0 <u>Health</u>					
2.1 Family Health Centre	7	1.0	7.0	-	4.0
2.2 Hospitals	3	4.0	12.0	-	4.0
3.0 Other Facilities					
3.1 Fire Brigade Centre	2	1.0	2.0	-	7.0
3.2 Sub Post Office	15	0.016	0.24	-	12.0
3.3 Postal & Telegramme Office	1	1.0	1.0	0.24	2.0
3.4 Police Station	3	1.0	2.0	-	1.0
3.5 Police Chowki	7	0.4	2.8	-	3.0
3.6 Librerary	7	0.6	4.2	2.8	-
3.7 Club	2	0.5	1.0	-	4.2
3.8 Cinema Hall	6	0.3	1.8	-	1.0
3.9 Parks & Open Areas	12	1.32	265.1	-	-

Source : Town and Country Planning Department, Jhansi.

TABLE 7.3.5

Proposed Ways for Orai Town

Proposed Ways	Proposed Widening (in metres)
1. National Way	66
2. State-Highway	45 & 33
3. Main Town's Way	24
4. Sector's Roads	18
5. Residential Roads	12-18
6. Local Roads	9

Source : Town and Country Planning Department, Jhansi.

CHAPTER VIII

CONCLUSIONS AND SUGGESTIONS

Big cities in most developing countries are under tremendous pressure of among other things, a rising tide of migrant workers and ever-mushrooming squatters' settlements, resulting in a whole series of human and socio-economic complications. In a way, the appalling conditions in which the urban poor live, there are the 20th century version of the squalid conditions in the industrial cities in England in the 19th century-the cities that came in for condemnation both by Marx and Engles (though in a wider context). The tragedy of these exploding cities in that they have neither the facilities nor the resources to get out of this deepening malaise.

Notwithstanding the close parallel between the thinking of Gandhi¹ and Mao Tse-Tung² on western type of industrialization and urbanisation and their rejection of that model of development much earlier (Mao, for example advocated a

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1. When once asked if he would like an independent India to be like Britain, Gandhi is reported to have replied "If it took Britain half the resources of the world to be what it is today, how many worlds would India need? "Quoted by Tolba, Mostafa K, "World Population Increase Our Dangerous Opportunity" in Development and Cooperation, No.5/1984, Sept.-Oct., published by the German Foundation for International Development (DSE), Bonn, P.16
 2. Al Imfeld, "China as a Model of Development," Imba Verlag, Avenul de Beauregard, 4 CH-1701, Freiburg, Switzerland.

"bottom-up" approach or what he called the "urbanization of the country side and ruralization of the cities") the seminal idea about the use of carefully planned small towns in checkmating the rural exodus can probably be ascribed to E.F. Schumacher. Writing way back in 1973, in his widely-noticed book "Small is Beautiful", he drew the attention of development planners all over the world to the existence in developing countries of 'dual economics' (of the cities and the hinterland) and the process of their on-going "mutual poisoning". Explaining what he meant by this, he said:

" successful industrial development in the cities destroys the economic structure of the hinterland, and the hinterlands takes its revenge by mass migration into the cities, poisoning them and making them unmanageable"⁴

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3. Yu and Zongfen, sun Deyin, "The Strategic Objective of Urban Development in China: Taking Vigorous Action to Develop small Cities" and Tridib, Schenk, Sigrid and Wickham William Banerjee, "The Bottam - UP Approach to the Development of Lower Order Cities: Learning from China", in Om Prakash Mathur (ed.); "Role of Small Cities and National Development." papers presented at the Expert Group Meeting on the Role of small and intermediate cities in National Development held at Nagoya, January 26th to February 1st 1982, United Nations Centre for Regional Development, Nagoya, Japan.
4. E.F.Schumacher, "Small is Beautiful : A study of Economics as if People Mattered." Blond & Briggs, London, 1973, P.156

the biggest concentrations; such a policy has been adopted in China and however, repugnant to the pure theory of liberalism, some direction of movement, as in wartime, may be a lesser evil than the alternative price, which can be death, by cholera, of the jobless and shelterless on a city pavement.⁹"

In other words, what Barbara Ward seems to be suggesting is that adoption of 'Chinese style restrictions' should be quite in order if these alone can save millions of urban poor in developing countries from the harsh realities of life they face to day (like slow death on pavements) and assure them of a civilized existence.

Amongst the developing nations that are presently trying to build up their intermediate towns in an organized fashion are : Japan, Kenya, South Korea, the Philippines, Socialist China, and of course India.

The New Urban Planning Policy aims at three major objectives:

- (i) reversing the growth pattern so that the smallest towns grow fast and the largest once either grow the slowest or preferably stop growing;
- (ii) decongesting the over populated areas of large cities so as to create a more balanced and rational relationship between residential and work place like shops, schools etc. and
- (iii) to see that small and medium towns and new cities develop in a way which ensures that the problems of the past are not repeated.

9. op.cit. P.190.

issued recognises the importance of the programme and it envisages that for proper development of these towns, it is necessary that integrated development programme of each town is drawn keeping in view its locational importance and linkages in the region.

Each town has its own needs and aspirations depending upon the nature and function of the town, in particular and regional economy, in general. Keeping these differentials in view, conclusions drawn for Banda town, Mahoba town and Orai town regarding IDSMT programme are as follows :

- (i) Small and medium towns do not have planned growth in Bundelkhand division. The IDSMT scheme was introduced in Banda, Mahoba and Orai town in the year 1989 . But upto till then no master plan was prepared for these towns. Upto till now, no master plan could be prepared for Orai town.

The long term plans should be prepared and environmental factors including provision of shelter, social services and infrastructure should be given priority in the development of small and medium towns.

- (ii) Investment pattern in small and medium towns of Bundelkhand Division is not in a productive direction, as much of the investments are made in improving infrastructure of the towns.

Unorganised informal sector should be given due share in the investment pattern of these towns. Mere capital investment in infrastructure is not enough.

- (iii) There are socio-political, cultural and economic

bottlenecks in the steady growth of small and medium towns in the division.

The entire urban development for some standard urban way of life depends upon the economic status of the society . So the foremost importance should be given to economic development. Strong economic base can only give boost to urban economic development . To create economic base, it is necessary to invest in economic activities like industry , development of mandis and commercial activities so that these activities will bring more returns to build funds for further investment to sustain the immigrants to the town. Secondly, priority should be given to the traffic and transportation also. The town should be linked properly with its rural as well as urban hinterland through fast communication networks. Thirdly , priority should be given to housing , social services and environmental pathology.

(iv) There appears to be the isolation of local bodies or public participation in the processing planning and development. The local bodies are not organised for that task but the burden of managing urban areas falls on local bodies and they are generally reluctant to take up this important role.

In designing the IDSMT scheme, the community should be involved in choosing the schemes of their own benefit. This can be done by inviting public views and opinions or by discussing with them or their representatives. Community participation should not amount to interference rather their committees and associations should be encouraged to participate

in decision making .

- (v) Some towns having growth potential are ignored in the division under the IDSMT scheme. A notable example is Atarra town in Banda district.

It may be suggested here that greater emphasis should be given to the potentialities of a town for becoming a growth centre. An extreme suggestion may be to include all the small and medium towns within the IDSMT programme.

- (VI) A proper understanding of integrated approach is totally lacking in the formulated projects in the division. It was observed that even during succeeding years, its (IDSMT) contents and objectives were not fully understood by the concerned departments . They were only aware that the centre has made available a certain sum of money. None in the local administrative machinery seemed to have heard or read the 'Guidelines' either, issued by the Government of India, as a sort of strategy of intervening into the existing organizational framework in the State Government and helping to improve upon things and relate them to the needs of IDSMT scheme.

The politician and community leaders should try to understand implications of the programme of integrated development and convince the masses about its utility and also seek their co-operation in implementation of the integrated programme. A short-term training may be suggested for the concerned department too.

- (vii) Project formulation for the selected towns of Bundelkhand division, face lack of technical staff. The Nagar Palika and

other local bodies lack sufficient trained and experienced staff in urban disciplines.

The implementing machinery should be geared to meet the requirements of small and medium towns and should also be equipped with adequate technical staff to ensure proper implementation, effective co-ordination and meaningful monitoring.

(viii) The major impediment in executing the IDSMT scheme was and is the acquisition of land in the division. Alternative sites have to be selected to replace the originally selected sites which has involved considerable delays.

After the project formulation, the concerned local bodies have to route them through their respective State Governments and the latter submits them to the Central Government for consideration. And again if the project is approved, the amount of the assistance reaches to the local bodies through State Governments. The whole procedure is so time consuming that the commencement of the programme is delayed to a great extent as the papers and funds keep on rolling in the hands of administration resulting in delayed financial disbursement and cost escalation. And because of these delays, sometimes the implementing agencies are forced to change the project site which again needs fresh approval and has to undergo the complete procedure.

Therefore it may be suggested here that these delays should be avoided. And if possible, this procedure of project formulation and approval should be shortened.

(ix) There is lack of inter and intra -agencies co-ordination in

the division. If Town and Country Planning Department Jhansi formulates a project and sends it to local authority such as Municipal Board or Development Authority, they do not accept that project fully and send it back telling some problems in implementing it.

In order to increase the operational efficiency of IDSMT programme, the local authority should be more professional and the State Town Planning Department should act as important agency to co-ordinate and execute various other agencies.

(x) Small and medium towns can play a critical role in the process of urbanization of Bundelkhand Division .

By developing, upgrading and strengthening the economy of small and medium towns a large scale migration from rural areas to big urban areas can be considerably reduced. However, the selection of the towns under the programme needs careful consideration. By merely selecting towns as district headquarters or sub-divisional towns or mandi towns etc. based on the size of population alone rather than on the growth potential may not activate such towns to depolarize large cities and curb the migration.

It is a paradox while the programme is known as Integrated Development of Small & Medium Towns (IDSMT) its scope of integration is confined within the boundaries of the towns selected under the programme without an overall integration of human settlements in an area.

What is needed is a careful selection of towns

and cities in the context of regional development with growth propensities or growth impluses which can be equipped or strengthened with an economic activity and development of infrastructure.

- (xi) Construction activities can provide employment directly or indirectly in the division. Direct effects include the provision of infrastructure like roads, water and sewerage, street lighting and construction of houses either by public authorities or the occupiers themselves. Both type of works create jobs directly. There are several types of indirect employment effects from actual construction. There is the general effect on the rest of the economy through income and expenditure multiplier arising from spendings on wages and profits.

Construction is an activity with high content of skilled and semi-skilled labour. Where there are serious unemployment problems, we can not expect adequate supply of skilled construction labour. It follows that programme to increase employment without consideration of the type of labour benefiting from it, could be thwarted by shortage of skilled labour. Alternatively the employment of certain number of skilled men on a project cannot be said to have increased total employment by the same number, if they were drawn from else where and thus it is important to analyse precisely which type of work force is going to benefit from employment creating strategies.

The creation of employment through various activities requires a careful approach. The rural urban migration

which is the major mechanism for the growth of big cities is mainly directed towards the informal sector of large cities and in this process the lower order urban centres are bypassed. This causes the stagnation of small and medium towns because of the lack of employment opportunities, while the large cities face a grim situation with the increase of urban poor in such cities. Bulk of the migrants are unskilled who join the unorganised sector constituting a very large number of unskilled workers. If the aim of the programme is to divert the migration of population from large cities to small and medium towns, the programme will have to be modified so as to include upgrading of skills, enter-preneurial development, provision of industrial estates, relocation of subsidies, availability of finance and vocational training etc.

One of the basic tasks is to impart a measure of economic viability to the existing towns and this will be possible if the economic base is diversified by proper occupational balance. In fact, it is a task much more fundamental than any thing else. It is through the injection of additional economic activity that a small or medium town can be made to grow to a point where it could be considered viable in terms of population, physical dimension and level of economic development. In the ultimate analysis, it is the economic instrument alone which can be yielded to mould the small and medium towns to the desired pattern.

(xii) All the smaller towns of Bundelkhand Division suffer from lack of basic facilities such as drinking water, sanitation and low-level of social services and all the settlements

uniformly suffer from poor infrastructure development, inadequately organised distributive services and even more poorly organised economic services which have inhibited their economic growth. Though the programme for improvement of small and medium towns attempts to make these economically more attractive for the perspective rural migrants, by establishing new industrial commercial and agro - industrial centres the quantum of this diversion may be much too low because no planned areawise programme of development of the small and medium urban centres system is envisaged within a time bound programme.

Weak infrastructure, one of the characteristics of small and medium towns can seriously impair the growth and efficiency of activities in such urban centres. As a result, the expansion and improvement of public infrastructure, traffic and transport net works, communication facilities, energy and water production and distribution works and waste collection and disposal systems have been given due place in the IDSMT programme. The central problem in expanding infrastructure is the shortage of financial resources. This implies that the capital cost of building new infrastructure has to be lowered, cost of operation and maintenance minimised and finally, more use has to be made of existing or new facilities.

The basic cost of infrastructure extension can be reduced by lowering design standards. In water supply and sanitation, for example, there is potential for using standards that are lower in terms of convenience and are equally

satisfactory in terms of health and hygiene. Costs can also be reduced by evolving construction techniques that make more effective use of local human and material resources.

(xiii) Identification of indicators and formulation of evaluation matrix is necessary to judge the progress of the scheme. Interaction of various determining factors such as increase in population, size, growth etc. result in a wide range of conditions and their capacity to absorb population. At present, most attempts to deal with urban development programme are based on proto type designs and guess work whereas the correct approach would be to design projects in the context of the towns concerned.

(xiv) It has been observed in the division that efficiency of IDSMT programme lies in regard to the extent to which it will attract supplementary resources and investments from the private sector. It is a wrong notion that the national plan or state plan can finance the entire funds required for urban development.

The programme should, therefore be structured to take note of all the possibilities of investments of both the sectors-public and private . At the same time, the programme should be flexible and capable of being interpreted to take up priority areas in various aspects of development. If information is available about neglected investment opportunities in smaller cities, Government may act as partners with private industry or even as pioneers to demonstrate the viability of invested locations.

- (xv) Preparation and implementation of any urban development programme or project by virtue of its nature is an evolutionary process. Therefore, the institutional and financial strengthening of the implementing agencies also becomes part of evolutionary process. In this programme, while the State Town and Country Planning Department has taken over the responsibility of preparing the project and also monitoring and co-ordinating the development works in the field, the actual implementation of the programme will be through the local bodies of the small and medium towns. The local bodies lack the organisational structure to provide the technical tasks and at the same time their weak financial resources also call for more innovative measures for their development .
- (xvi) There is lack of the long term perspective development plan or master plan for the many towns of Bundelkhand Division. Without long-term perspective planning , the goals of IDSMT schemes can not be achieved. Banda town and Mahoba town now have their Master plan. But for Orai town, it was not prepared yet.

Requisite funds should be provided to local authorities to formulate master plan or at least the long term perspective development plan for the area. The Master plans which have been formulated yet, do not conceive the integrated aspects of development strategy and hence they do not conform to the goals of providing need-based programme, most appropriate to community's 'values' and circumstances. This weakness should be removed.

(xvii)At the local level, there are two or more implementing agencies of IDSMT programme in the division and it is very much surprising that staff of any implementing agency is not aware of this scheme .

So it may be suggested here that at local level, a single implementing agency should be created by strengthening its organisational set-up. This agency should be given adequate powers to sanction estimates for prompt implementation of the programme by eliminating procedural delays and ensuring effective co-ordination. Due to limitations of the local authority to prepare integrated development plan and implement it, the organisation should be reconstituted and strengthened in the light of changed functions. Preferably, the integrated development programme should be prepared by the Town Planning Department in consultation with the local bodies assessing their needs and resources available for development.

(xviii)There seems lack of association of voluntary agencies and experts with IDSMT programme in the division.

Voluntary agencies and experts should be associated with IDSMT scheme. Suggestions from the expert group, elected representatives and public may be omitted at the formulation stage of the programme.

(xix) Slow progress of this programme is mentioned here in the selected towns of Bundelkhand Division. Only in Orai town and Lalitpur town, it is going on very well. But as far as Banda and Mahoba town are concerned, the Joint Planner, Town and Country Planning Department has suggested to

State Government to stop this scheme as the scheme has not been a much success in the above said towns.

This is because of impediments-administrative, technical and financial in nature. There seemed some conflicts and personal interests of the engaged persons in implementing this scheme. So These need to be rectified to provide a momentum to this programme in achieving the objectives.

At last, it may be said that so far as the IDSMT scheme and its application to the towns of Bundelkhand Division is concerned, two impressions clearly stand out :

First : telescoping through the much inclusive superior national strategy of "20 Point Programme", the IDSMT at Bundelkhand Division appears to be largely a form of welfare for the well-to-do : and

Second : seen through the eyes of the administrative machinery, it is more of an 'expenditure' mechanism than an integrated development one for the scheme appears to be looked at in a vacuum and not in relation to the national perspective or strategy.

The present centrally sponsored IDSMT scheme should, therefore, be looked upon as the beginning of the chain of integrated urban development projects ultimately leading to the implementation of the entire development plans/master plans for initiating the development of the town as an important growth centre in the region to take its right place in the national development process.

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Appendix : A

INTEGRATED DEVELOPMENT OF SMALL & MEDIUM TOWNS (IDSMT)

REVISED GUIDELINES

1.0 INTRODUCTION

1.1 The centrally sponsored scheme of IDSMT was initiated in the Sixth Plan and continued in the Seventh Plan with the object to slow down the growth of larger cities by developing small and medium towns through increased investments in these towns for the improvement of their economic and physical infrastructure, besides other essential facilities and physical services. The idea behind developing these towns was to place them in a position from where they could effectively serve the rural hinterland and ultimately help in checking the migration of people from rural areas and urban centres to big towns/ metropolitan cities as a part of the National Urbanisation Policy of dispersed urbanisation by developing /improving infrastructure and other allied facilities in these areas. The scheme provided for central assistance on matching basis (50 :50) with ceiling of RS.46.00 lakhs .Besides RS. 14.00 lakhs for low cost sanitation were also provided to each town. The central assistance was in the form of a loan repayable in twenty five years.

1.2 Normally, town with a population of one lakh and below as per 1971 census/1981 census were considered for inclusion, preference being given to District Headquarters towns, followed by sub-divisional towns, mandi towns and other important growth centres. The approval of the projects was done by a Sanctioning Committee in the Ministry on the basis of budget, Project proposals received and priority indicated by the State Governments.

1.3 From inception till 31.3.1992, a total of 517 towns in various states/UTs have been covered under the scheme. The central assistance released so far amounts to RS.176.17 crores. The total employment generated during this period has been estimated to be 591.00 lakhs mandays comprising of 118.00 lakhs for skilled workers and 473.00 lakhs mandays for unskilled workers.

1.4 The scheme has been found to have broadly served its objectives and has succeeded in creating sufficient infrastructure and other assets in the small and medium towns, paving the way for the much needed boost to the growth of rural and small town's economy. However, the development was rather compartmentalised and could not make discernible impact in the surrounding hinterland, or by way creating infrastructure in an integrated manner in the towns. The selection of towns was also dependent upon the project reports being sent by the State Governments and was not linked to a proper urbanisation strategy for the state. The quantum of funds through budgetary support available was inadequate and on account of investments at a sub-optimal level, the desired objective of reducing migration to the bigger towns was not achieved. The cause of advancing a viable rural-urban nexus, the sinews of the rural-urban economy, therefore, got a serious set-back.

1.5 With the change in the agricultural policies, modernisation of agricultural practices and fragmentation of land, enormous amount of surplus labour has been created in the rural areas. This has resulted in a continuous migration of rural population to the urban areas not necessarily proximate to their original place of

living. It is also true that migration from smaller urban areas to bigger urban areas has been taking place in the past with a view to find better employment facilities. One simple but major factor for such movements has been the belief that bigger cities offer more employment opportunities and better living standards.

2.0 STRATEGY FOR IDSMT

2.1 Apparently, formulation of the revised scheme of IDSMT should take into consideration the drawbacks of the scheme which surfaced during Sixth and Seventh Five Year Plans. The strategy should be oriented towards recognising and fostering the rural-urban interdependent ties and functional relationships. Special emphasis needs to be given to the strengthening of the economic base of the towns with the perspective of integrating the economic base of the towns with spatial planning in a given region. The obvious answer is to have a multi-sectoral integrated development programme encompassing all facts of development with adequate emphasis on maximising employment as well as on the development of infrastructure meant for supporting agricultural and rural development.

2.2 The Government of India recognised the dire necessity to formulate scheme for generating employment opportunities in small and medium towns depending upon their potentials and natural resources available in the town/region. Several schemes have been formulated by various ministries of the Government of India, covering the employment generation aspect.

2.3 A fresh approach towards development of the towns dovetailing the activities under the employment generation and urban

productivity programme and the supportive infrastructural development has to be made with a view to :

- (i) Generate employment opportunities there by retarding the rural-urban and urban-urban migration.
- (ii) Develop growth centres for the betterment of rural hinterland adopting a regional approach.
- (iii) Provide infrastructural facilities to support employment generation activities &
- (iv) Evolve resource generating schemes for local bodies for the purpose of operation and maintenance of infrastructural facilities so created.

3.0 FINANCES

3.1 Assured uninterrupted flow of finances in a comparatively larger measure is of utmost importance in the success of such multi-sectoral development programme. Even the existing scheme had to suffer both due to the failure of the States to provide matching counter part funds and due to the inadequacy of the total amount of funds available. The scheme should not therefore, depend solely on the budgetary support, but should move towards support from institutional finance and hence the scheme is now proposed to be implemented in close conjunction with infrastructure loaning through HUDCO. However, institutional financing need not necessarily be from HUDCO, but, it can be from any other financing institutions, suitable to the requirement of

the State Governments/Local Bodies with could tap available resources from the outside market. The budgetary provisions should be used mainly for providing seed capital to the institutions/local bodies for generating the much required funds and for critical infrastructure which do not have any direct return, but would act as a catalyst for further development.

3.2 At the same time it has to be ensured that the institutional finances are available to implementing agencies at such rates which are reasonably within their repaying capacity depending on the nature and objectives of the components. Depending on the size of the projects and its financial requirements, State Governments/Local Bodies will be free to avail this facility.

4.0 COVERAGE

4.1 The towns with a population less than 20,000 are more rural in character and therefore, do not have much scope or potential for large scale investment. However, where such towns have been recognised as potential growth centres, assistance could be extended based on 1991 Census. The towns will be grouped into the following four categories depending on population :

Population		Category
less than	20,000	A
20,000 plus	- 50,000	B
50,000 plus	- 1,00,000	C
1,00,000 plus	- 3,00,000	D

5.0 SELECTION OF TOWNS

5.1 Selection of towns for inclusion under the scheme has to be done carefully after studying in depth the growth potentials,

centrality, functions, relative development of the town in its regional setting as it has spatial implications, for this purpose the State Governments / Union Territories would be asked to prepare an overall **Urbanisation Strategy Paper** for next ten years and to submit the list of the towns in order of priority alongwith the brief proposals in the prescribed format with full justification for the selection of the town. However, in the selection the preference should be given to headquarters of the district with more than 90% rural population, followed by mandi towns, industrial growth centres (Mandi towns and industrial growth centres are those which are indentified by the Ministry of Agriculture and Industries respectively), tourist centres, pilgrim centres etc.

5.2 Towns with 20,00-50,000 population

Towns with a population of 50,000 and below but above 20,000 have been found to be closer to the hinter land and are most locally suited to serve the development of the rural-urban linkage as these towns have the requisite qualities to create a proper employment base and a minimum level of development of infrastructure. These towns are also found to have self generating economy to a limited extend so that some money can be spared by them for their own development. Properly manned and established implementing agencies are the other assets of these towns. All these are put together, make these towns the ideal Prime target group for attending the objectives of the proposed scheme at a rapid pace in a smooth manner. Therefore, maximum efforts should be made for covering such towns under the revised scheme.

5.3 Towns with 50,000 - 3,00,000 population

These towns also have most of the qualities listed above for the prime target group. The financial base of these towns are on a better footing than the towns with less than 50,000 population. They are well suited to be developed as counter magnet towns. However, assistance to these towns are required to be made on a very large scale as compared to the prime target group. Therefore, inclusion of these towns in the scheme should be made on a most selective basis. The number of towns belonging to this category will be very much limited and will be spread among these various States and UTs in even manner to the extent possible.

5.4 On the basis of the list of towns furnished by each State with reference to the urbanisation strategy, Government of India in consultation with the State would select the list of towns which would be assisted under the revised IDSMT scheme.

6.0 COMPONENTS ELIGIBLE FOR CENTRAL ASSISTANCE

6.1 Components eligible for central assistance would depend on the category as well as special characteristics of the town. Assistance would be available in general for the following activities from Central Government and Financing Institutions.

Components

- (i) Strengthening of link road facilities.
- (ii) Provision of bus terminals.
- (iii) construction/upgradation of roads and side drains.
- (iv) Development of shopping centres.

- (v) Provision of tourist facilities.
- (vi) Localised drainage works.
- (vii) Street lighting.
- (viii) Slaughter house.
- (ix) Cycle / Rickshaw stand.
- (x) Development of parks and play grounds.
- (xi) Traffic management schemes and social amenities.
- (xii) Construction of retaining walls and slope stability measures in hill station towns.

6.2 Schemes for water supply in these towns will be undertaken/supported under the HUDCO. Infrastructure Lending Programme, the Central Urban Water Supply Scheme and the ARWSP for towns below 20,000 population.

6.3 Land acquisition has been the major impediment in the timely commencement and completion of the project during the Sixth & Seventh Plan, resulting in the funds getting Locked-up for a very long time. It has been decided to include payment for land acquisition cost from the Central share to the maximum of 25% of the Central Government loan.

6.4 Under the revised IDSMT Scheme, the Integrated Site and Services Schemes will also be considered for funding and minimum of 30% plots and builtup houses will be earmarked for EWS and LIG category housing. Hence, selection of components and location of sites should be made in a judicious manner especially where land is already available. However, since sites and services component should form part of the programme despite land being not readily available, this component may be included in the scheme subject

to the condition that land will have to be made available within a period of one year from the date of approval by the Government of India.

6.5 Many of the local bodies do not have the facilities for the preparation of the development plan for town development mainly due to inadequate finances and lack of expertise. It is therefore, necessary to give the assistance for Project Preparation to the State Government/UTs for enabling municipalities to prepare project reports or meet interest differential etc. Which would be dovetailed. The total support will be subject to a maximum of 2% of the project cost.

6.6 Central assistance as grant will be provided for formulation of the project report for which the team/mission will be deputed to various states/UTs. If required, the consultancy services can be availed of for this purpose.

7.0 OPERATION OF THE SCHEME

7.1 Since the whole concept has undergone a drastic change from that of direct to indirect participation by the Central Government appropriate modifications are required in the operation of the scheme. Access to the funds should not be limited to the local bodies and various urban development authorities. Planning and Development Authorities at the district or regional level, should also be made eligible for assistance from the funds, provided the project proposals formulated by them contain a minimum of all the important remunerative and non-remunerative components in a right mix. The borrowers can adopt the basket type approach so that the expenses incurred on the

non-remunerative side and for the weaker sections are made up through adequate rate of returns from the various remunerative components like shops, markets etc.

7.2 Since the field of implementing agencies has been substantially widened, chances are there, for haphazard and non-coordinated developmental activities. To obviate the same, all project reports will be required to be submitted through the State Governments/Union Territories.

7.3 One important application of the fund will be for land development for providing serviced sites. Here, funding should be of a short-term nature so as to encourage the implementing agencies to develop the land on a faster pace. Once the sites are available for the distribution to the beneficiaries, individual financing for the beneficiaries should come through the housing finance system. This would take care of expanding the infrastructure to new areas.

8.0 PROJECT PROFILE

8.1 The project should be a comprehensive programme covering all facts of development as stated in para 6.0. It should be a multi-sectoral/integrated development plan preferably based on a long term master plan/development plan for the town and as Integrated Project Report which would be drawn up indicating the type of urban infrastructural facilities that would be required in the town keeping in view the projected growth profile and functional activities of the town. The project report must also contain the cost benefit analysis for the various components /schemes/ programmes identified.

8.2 In formulation of the schemes and implementation of the

programmen to the extent possible the State Governments and local bodies would be asked to involve the private sector. The modalities of involvement of the private sector in implementation of the programme would be spelt out in the project report.

8.3 The project report covering various schemes would also include an action plan for improvements in the financial management and administration of the concerned local body so that over a period of time these bodies would become more self sufficient and be in a position to repay the loans taken for the urban infrastructure schemes.

9.0 PROJECT COST

9.1 The project cost permissible under the scheme for the urban development components would be Rs. 1.00 crore, Rs. 2.00 crores, Rs. 5.00 crores and Rs. 10.00 crores and central assistance (loan) would be limited to Rs. 36.00 lakhs, Rs. 72.00 lakhs, Rs. 120.00 lakhs and Rs. 180.00 lakhs respectively for categories 'A', 'B', 'C' and 'D' towns as mentioned in para 4.1 above.

9.2 There will be no ceiling on the amounts in regard to the assistance that can be made available from the State Governments/ Local Bodies from their resources/other Institutional Financing Agencies to make the project viable.

10.0 FINANCING PATTERN

10.0 The pattern of financing for the urban development components of the project will depend on the category to which a town belongs. The central assistance will be in the form of loan as per the following table:

(Rs. in lakhs)

category	project cost	central assistance (loan) permissible	State share	HUDCO other Financing Institutions	Loan/
A	100	36	24	40	
B	200	72	48	80	
C	500	120	80	300	
D	1000	180	120	700	

The proposed pattern envisage a higher participation by the Central and State Governments and also participation by Financing Institutions. The sharing pattern between the state and the Central Government would be in the proportion of 40% and 60%.

11.0 RELEASE OF FUNDS

11.1 From Government of India

The central assistance will be released to the State Governments / UTs administration in instalments. The first instalment will be released on the approval of the scheme. The subsequent instalments will be released only after receipt of Utilisation Certificate countersigned by the Secretary Urban Development/concerned department as the case may be of the state / UT Administration. All the categories of towns should satisfy the condition that qualifying expenditure exceeds 70% of the central assistance and state share taken together.

11.2 The central assistance will be channelised through the State Government/UT who will ensure that state level urban development funds are created on the pattern of TamilNadu experience, which

will act as revolving fund for implementing the urban development scheme.

11.3 From HUDCO / Financing Institutions

HUDCO /Financing Institution's loan will be made available as per their normal lending terms.

12.0 TERMS AND CONDITIONS OF CENTRAL ASSISTANCE

12.1 The central Assistance (loan) will carry a rate of interest as decided by the Government of India from time to time. Penal rate of interest will be charged for delayed payments.

12.2 The central assistance will be repayable in 25 years including a moratorium of five years. The central assistance should be passed on to the implementing agencies who will be undertaking the construction work at the earliest and in any case within a period of one month on the same terms and conditions as are applicable to the Central Loan . The State Governments should create a suitable budgetary head with a token provision wherever necessary .

12.3 Separate account books for central assistance and for financing institution assisted schemes should be each of the components of the programme and these should not be mixed with any other funds which will be operated jointly by the Chief Officer of the Local Body and the Divisional Town Planner/concerned officer.

12.4 Organisational setup of the local bodies particularly their administrative and financial wings should be adequately strengthened. These agencies should have adequate powers delegated to them for sanctioning estimates and prompt implementation of the programme by eliminating procedural delays.

12.5 The funds allocated for one component shall not ordinarily be diverted to any other component, nor can funds allotted to one town be diverted to another town.

13.0 MODE OF SANCTION.

13.1 The State Govt/UTs would submit detailed proposals in the prescribed format alongwith the project report in triplicate for each town to the TCPO for processing the report. TCPO will ensure that :

- a) Components are within the guidelines,
- b) They are in confirmity with the urban strategy and priorities of the State Govt/UTs
- c) They meet the present and future demand of the town in term of urban services and utilities.
- d) They are in confirmity with the Master Plan/Development Plan of the town .

Thereafter, the TCPO will forward a copy of the project report to HUDCO for Technical Appraisal of the components provided HUDCO's assistance is sought in order to check :

- a) Suitability of technology,
- b) Cost estimates and
- c) Financial veability /returns etc.

Senior Officials of TCPO will also be associated in technical appraisal.

13.2 The technical appraisal for the project would be done by HUDCO who would if need be, entrust this work to a suitable institution or consultant. The cost of appraisal would be borne

form the budgetary provisions for IDSMT by the Government of India and pay to HUDCO subject to a ceiling limit of 0.25% of the project cost.

13.3 The technical appraisal of projects prepared by HUDCO will be sent to TCPO which on the basis of HUDCO's comments will submit technical appraisal for projects alongwith its recommendations to the Ministry of Urban Development for consideration of Sanctioning Committee.

13.4 The Sanctioning Committee comprising of the following will consider the recommendations in the light of the technical appraisal and sanction the schemes for a number of towns depending upon the budgetary provisions for the concerned year. The sanctioning committee may meet as often as necessary . After approval by the committee, HUDCO /financial Institutions will process for sanction of the loan component through their normal sanctioning procedure.

Composition of the Committee

Additional Secretary (UD), M/o UD	Chairman
Joint Secretary , (UD), M/o UD	Member
Financial Adviser, M/o UD	Member
Chief Planner TCPO	Member
CMD, HUDCO or his nominee	Member
Adviser(UD), Planning Commission	Member
Director(UD), M/o UD	Member secretary

13.5 The sanctioning committee will consider projects relating to new towns and in the case of old towns, new projects only. On the basis of a report, from the TCPO, the Jt. Secretary (UD) would be

competent to release second and further instalments of central assistance for the on going schemes covered during Seventh Plan, 1990-91 and 1991-92. If the other conditions mentioned in para 11.1 have been duly complied with.

14.0 MONITORING

14.1 The monitoring of the scheme will be carried out separately by TCPO and HUDCO for identified components. One of the major defects of the existing IDSMT programme has been lack of monitoring of the projects at the Government of India and State Government / UT level. The reason for slackness in the monitoring the progress was due to the lack of adequate staff. It is, therefore, proposed to strengthen TCPO in respect of their technical and supporting staff.

14.2 The Town & Country Planning Organisation (TCPO) and HUDCO will supervise/monitor the progress of the projects funded by Central Government and HUDCO respectively. The quarterly progress report should be submitted by the state Governments and UT Administrations to the TCPO and HUDCO in a format who will keep the Ministry informed. Inspections would be carried out by TCPO as well as the field staff of the HUDCO separately. The review of the physical and financial progress will be taken half yearly at regular intervals by the Ministry with State / UT representatives. Besides, the Central Government officials will inspect the physical and financial progress of the works from time to time.

14.3 State level committee under the Secretary Urban Development should be set-up at the State / UT level by the State / UTs for proper coordination, monitoring and evaluation of the programme.

Similar committees shall be set-up at the town level under the district collector where District Urban Development Agencies have been set-up and the review at the District level shall be taken by them.

14.4 A continuous effort will be made for training and upgradation of the skill of the personnel dealing with the implementation of the scheme. Short-term orientation workshops /courses will be arranged by TCPO and HUDCO for this purpose.

15.0 PROJECT REPORT

15.1 The project report should consist of two parts. The first part will be of the descriptive nature containing the following chapters and annexures.

- i) Introduction containing relevant information about the town, such as its location, size, physical characteristics, population growth rate, economic base, employment and income, its role and functions in relation to economy of the region/state, in the format prescribed. This chapter should also contain abridged budgts of the local bodies for the last three years indicating the main heads of reciepts and expenditure. Map showing location of the town in the regional context should also be appended.
- (ii) Existing conditons showing shortages in services and facilities and the norms adopted to measure these shortages. Justification for the norms adopted should also be given.
- (iii) The programme explaining in detail the different components, the basis for their selection , cost benefit

analysis, the period required for the completion of the project and its annual phasing etc.

- (iv) **Funds** containing and estimate of the resources required for each component, the basis and justification for the estimates and the proposed sources of funds such as state budget /central assistance, Institutional borrowings etc. The estimates should also indicate unit cost wherever relevant. A summary of the project cost should be prepared and given as an annexure to this chapter.
- (v) **Agencies** indicating the agencies involved for each component of the programme and their constitution,, functions and capability for implementation of the components etc. This chapter should also indicate the agencies responsible for proper maintenance and operation of assets and facilities created and should also contain the estimates of expenditure for the maintenance and operation of the assets and how this expenditure is proposed to be met.
- (vi) **Machinery** depicting the machinery for coordination, monitoring and evaluation at State / Town level along with their functions and responsibilities.

15.2 The second part of the project report will consist of the following documents :

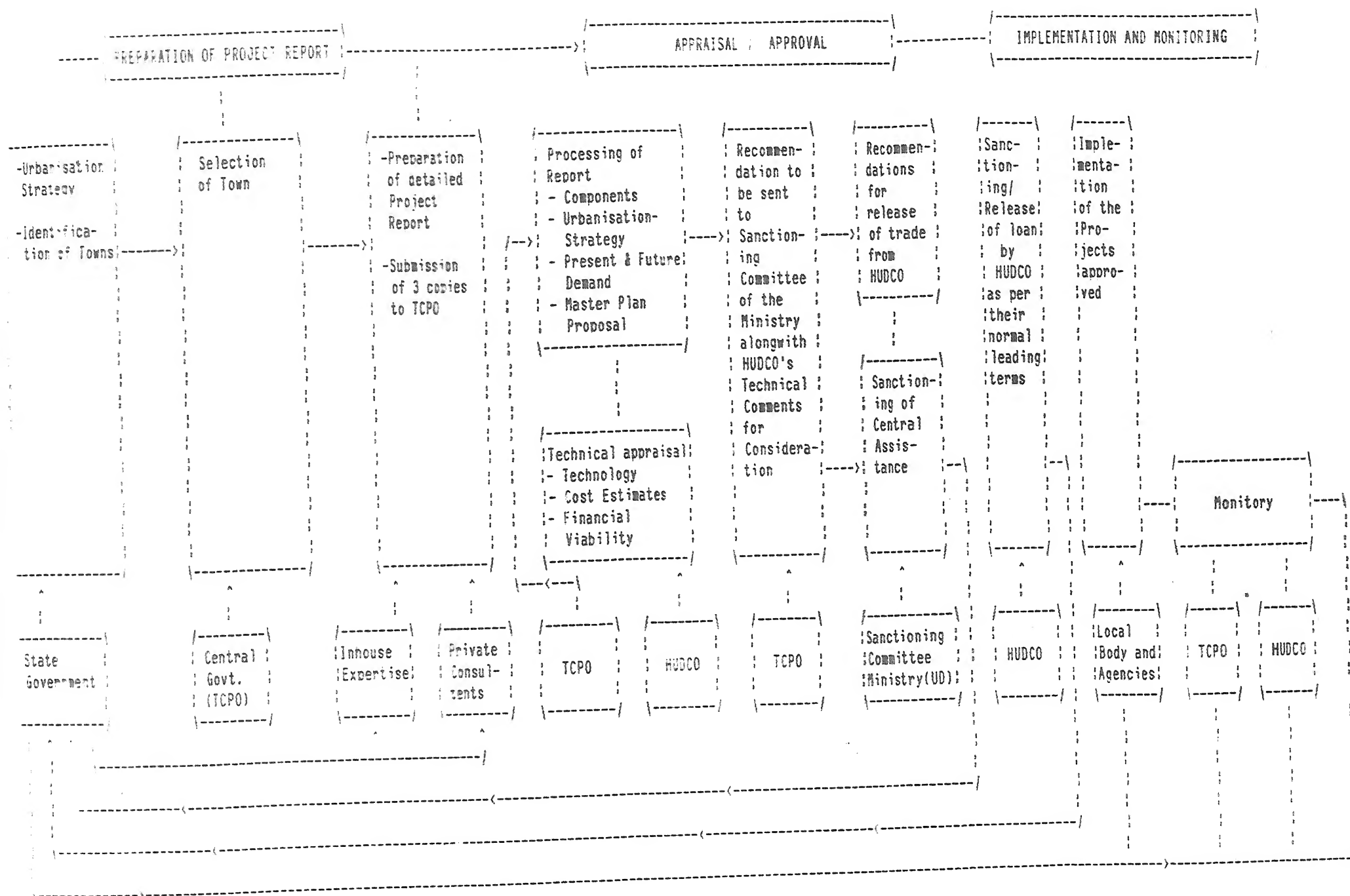
- (i) A plan showing the locations of all the project components alongwith the site plans and detailed plans of each component proposed for the central assistance in context of development plan of the town.

- (ii) A copy of the development plan/master plan.
- (iii) Details of various Centre and State sponsored schemes like low cost sanitation, water supply schemes, NRY, housing schemes etc., which are under implementation/proposed to be taken up should be given .
- (iv) Plans, sections, elevations etc. for projects where building/constructions activities are involved . For construction of roads, sections and road alignments etc. be given.

16.0 ASSISTANCE TO ALREADY COVERED IDSMT TOWNS

16.1 The assistance for the towns which have already been covered under the earlier IDSMT during the Seventh Plan and during the years 1990-91 and 1991-92 would be continued according to the old pattern depending upon the project completion and annual budgetary provisions.

STAGES, ACTIVITIES & AGENCIES INVOLVED IN IDSMT SCHEME



21. Etah	26. Etah
	27. Karganj
	28. Jalesar
22. Mainpuri	29. Mainpuri
23. Mathura	30. Kosikala
24. Badaun	31. Badaun
25. Pilibhit	32. Pilibhit
26. Rai-Bareilly	33. Rai-Bareilly
27. Hardaul	34. Hardaul
	35. Sandila
28. Sitapur	36. Sitapur
	37. Biswa
29. Lakhimpur	38. Lakhimpur
30. Almora	39. Almora
31. Nainital	40. Nainital
32. Bijnour	41. Bijnour
33. Muradabad	42. Sambhal
34. Rampur	43. Bilaspur
35. Mujaffarnagar	44. Shamali
	45. Kairana
	46. Mujaffarnagar
36. Meerut	47. Mawana
37. Gaziabad	48. Modinagar
38. Bulandshahr	49. Sikandrabad
39. Haridwar	50. Roorkee

(Upto 31st March 1983)

Summarised Progress Report

[illegible]

TABLE : 2

Financial Targets and Achievements of Granted IDSMT Scheme

(Rs. in Lakhs)

Name of the Town	Residential				Commercial				Traffic & Transporta- tion				Others				Total			
	Target		Achievement		Target		Achievement		Target		Achievement		Target		Achievement		Target		Achievement	
	Num-	Amo-	Num-	Amo-	Num-	Amo-	Num-	Amo-	Num-	Amo-	Num-	Amo-	Num-	Amo-	Num-	Amo-	Num-	Amo-	Num-	Amo-
	ber	unt.	ber	unt.	ber	unt.	ber	unt.	ber	unt.	ber	unt.	ber	unt.	ber	unt.	ber	unt.	ber	unt.
1. Kaunch	3	101.21	-	-	3	37.13	3	4.83	3	27.53	-	-	1	9.18	-	-	10	175.05	3	4.83
2. Lalitpur	1	37.38	-	-	3	84.90	2	40.80	3	55.91	-	-	1	2.29	-	-	8	180.48	4	77.83
3. Maurani- pur	1	38.06	-	-	4	95.57	-	-	1	1.90	2	37.03	1	2.79	-	-	7	138.32	-	-

Source: Town & Country Planning Department, Jhansi.

TABLE : 3

Financial Progress of Re-investment Schemes

(Rs. in Lakhs)

[illegible]

Summarised Progress Report

(Rs. in Lakhs)

[illegible]

TABLE : 5

Progress of Residential Component

Name of The Town	Scheme No.	No. of Plots	Economically Weaker Section			Lower Income Group			Midium Income Group			Higher Income Group		
			Comp-lete	In Pre-pera-tion	In pro-cess	Comp-lete	In Pre-pera-tion	In pro-cess	Comp-lete	In Pre-pera-tion	In pro-cess	Comp-lete	In Pre-pera-tion	In pro-cess
1. Kaunch	1	16	-	16	-	-	-	-	-	49	-	-	-	-
2. Lalitpur	1	563	-	375	-	-	125	-	-	3	-	-	-	-
3. Mauranipur	1	211	-	169	-	-	39	-	-	-	-	-	-	-

TAABLE : 6

Progress of Commercial Component

Name of the Town	Scheme No.	Target			Achievement		
		No. of	No. of	Working	No. of	No. of	Working
		Shops	Stores	Halls	Shops	Stores	Halls
1. Kaunch	6	59	-	-	-	-	-
2. Lalitpur	3	182	-	6	85	-	3
3. Mauranipur	4	354	-	-	-	-	-

TABLE : 7

Progress of Traffic and Transportation Component

Name of the Town	Road Improvement				Crossing Improvement	
	Target		Achievement		Target	Achievement
	No.of Roads	Length in Kms.	No.of Roads	Length in Kms.		
1. Kaunch	1	1.10	-	-	1	-
2. Lalitpur	1	8.71	1	8.71	1	-
3. Mauranipur	1	-	-	-	-	-

Source : Town and Country Planning Department, Jhansi.

Appendix : D

A THEORITICAL NOTE ON COST BENEFIT ANALYSIS

Cost_benefit analysis (CBA) is a method of setting out the essential and important factors that should be considered in making certain economic choices. The rationality of economic choice implies maximisation of value. CBA aims at maximisation of the present value of net benefits-i.e. aggregate benefits minus aggregate costs of an economic programme subject to specified constraints.

The basic notion of CBA is very simple. If there are A, B, and C programmes which may alternatively be possible with in a specified constraints. Then, measure the net benefits over costs for all these programmes separately. Compare the net benefit coefficients so measured. Apparently choose the programme which has the highest positive coefficient.

CBA is the child of welfare economics. The welfare state's expenditure and revenue activities must aim at the maximisation of social advantage. CBA, as such, becomes a practical embodiment of net social benefit maximisation in the fiscal programme of the Government. Indeed, CBA in a fiscal course implies the measurement of net social benefit coefficient expressed in terms of a monetary unit by comparing and qualifying the aggregate social advantages over disadvantages (social costs) of a given set of alternative programmes of projects

1. Richard Layard (ed): "Cost Benefit Analysis." Penguin Modern Economics Readings, 1972, p. 73.

pertaining to public spending and public revenue measures. CBA in a public policy, thus, involves a list of costs and benefits having a social aspect. Net social benefits (NSB) is the objective function (the magnitude which is to be maximised) in the CBA approach to a fiscal course. Again, cost-benefit analysis tends to equate the social view with what society wants.²

The objective function of CBA may be stated in symbolic terms as follows;

$$NSB = TSB - TSC$$

where

NSB = net social benefits

TSB = total social benefits

TSC = total social costs

This formulation is, however, not so simple as it appears. Enumeration of costs and benefits is not an easy task. It entangles many questions and problem of intricate nature. Thus, estimating many of the variables and parameters needed to calculate net social benefits may indeed be difficult.³

The main problem is of what benefits to be included in the objective function and how these can be measured efficiently. As R.A. Musgrave mentions, "in an objective function devoid of distributional considerations, usually CB analysts take the stand that instead of purely pecuniary benefits, all other direct, indirect, external, internal, material and non-material

2. D.W. Pearce: "cost_benefit Analysis," P.9.

3. M.S. Feldstein : " Net social benefit calculation and the public investment decision" Oxford Economic Papers, Vol.16, p.126.

4

benefits should be incorporated". But the most intricate problem is of their measurement. Where social goods are of divisible characteristics and their distribution can be made through public sale, benefits can be measured by their market prices. The consumer's willingness to pay (WTP) for a good reflects the benefits, the estimates on pure subjective consideration. Market price, obviously, cannot be used as the index of value benefits of collective goods which lack marketing process and public sale. For instance, defence services, anti-epidemic drive, street lights etc. are not capable of being marketed as they cannot be supplied on individual basis. In this case, the cost-benefit analysis has to obtain surrogate of shadow prices for such goods on the assumption of what society at large would be willing to pay (WTP) if there were a market.⁵ In this regard, Musgrave suggests that a political process of voting is needed for stimulating the social benefits of a collective good.⁶

Again there are some costs and benefits which may be intangible in nature, so non-quantifiable and it is impossible to value them in market-terminology. Nevertheless, such costs and benefits, in a prose form at least, have to be taken into account by the decision maker by using his appropriate value judgement along

4. R.A. Musgrave : "Cost-Benefit Analysis and the Theory of Public Finance", Journal of Economic Literature, Vol. 7 No. 3, 1969, p. 880.

5. D.W. Pearce : Cost-Benefit Analysis. p. 11.

6. Musgrave, op.cit., p. 881.

with the quantifiable cost-benefit coefficients.

It follows, thus, that CBA offers no substitute for the fundamental problems of evaluation and value judgement involved in the decision-making process. It only helps in the expedition of efficient decision-making once the basic problem of evaluation is dealt with.⁷

Richard Layard⁸ observes that the four categories of valuation are usually required in any C-B analysis. These are :

1. The relative valuation of different costs and benefits at the time when they occur.
2. The relative valuation of costs and benefits occurring at different points in time: the problem of time preference and the opportunity costs of capital.
3. The valuation of costs and benefits occurring to people with different incomes.

The CAB is primarily applied to public investment decision making, especially in the process of investment planning adopted in a developing economy. Musgrave⁹ points out that a public investment is chosen when its generation of the present value of the consumption flow is greater than its opportunity cost. Here, the opportunity cost is measured in terms of the present value of the consumption flow forgone on account of the loss of private investment caused by the transfer of resources through taxation.

7. Musgrave, op.cit., p. 881.

8. R. Layard : "Cost-Benefit Analysis", p. 76.

9. Musgrave, op.cit., p. 803

In technical jargon, it may be stated that for deciding whether a project is worth-taking or not, the decision-maker has to measure the difference value of the present value of the marginal social net benefits resulting from given project minus its marginal social opportunity cost. If this difference value is positive or zero, the project may be chosen. But, if this difference value is negative, the project should be rejected.

To express in symbolic terms, thus, for a simple case study of a single project x in a government investment programme having no budget constraint, the decision in its favour will be taken if:

$$\sum_{i=1}^n \frac{B_i - C_i}{(1+R)^i} - \frac{UP}{P} > 0$$

Where,

B_i = total benefits conferred by the project x in the i th time-period.

C_i = total current costs involved in the project during the i th period.

R = the social time preference rate.

P = capital price of project x.

n = amortisation period.

u = shadow price of capital.

Evidently, the first expression refers to the present value of the marginal NSB of the project and the second

expression defines the marginal social opportunity cost of the project.

Here, the shadow price of capital: 'u' is measured as follows

$$u = SC(t/r) + (1-S)$$

Where:

S = marginal propensity to save of private sector,

t = opportunity cost rate of transfer of a unit of money from the private to the public sector.

r = the social time preference rate.

10
Professor Prest and Turvey lay down the following alternative guide rules or investment criteria for making the choice of projects which are not bound by any constraints :

1. Choose all such projects whose present value of benefit is greater than the present value of costs.
2. Choose all such projects for which the ratio:

The Present Value of Benefits

The Present Value of Costs is greater than one

3. Choose all such projects in which the constant annuity with the same present value as benefits became greater than the constant annuity with the same present value as costs.
4. Choose all such projects in which the internal rate of return is more than the elected discount rates.

Indeed, these investment rules are simple, but they would involve numerous complications if constraints and other aspects are taken into account.

10. Prest and Turvey's article in R. Layard (ed.) 'Cost-Benefits' Analysis.

Complications in CBA also enhances when distributional considerations are incorporated in its objective function. Because, if distributional effects of public spendings are considered in the objective function, a similar consideration of the distributional effects of the financial mechanism (of the process of public revenue) should also be required. Thus, revenue policy also enters cost benefit analysis of public expenditure, not only because it has a bearing on opportunity cost and the rate of discount, but because it also leads to distributional changes in the economy.

As has been noted earlier, the CBA however, fails to solve the problem of valuation of the overall benefits occurring to the society from a social good. This, however does not minimise its practical value. It serves as a practical guide to the decision maker for allocating resources into projects which will yield the maximum gain in the net benefits conferred to the society. But the crucial point is that as cost-benefit analysis reflects society's valuations, a conscious valuation is very essential. But in reality, the figures use in the C-B analysis rarely reflects conscious valuation.

CBA is systematic in principle, as it entails a scientific approach. CBA is useful as it is an attempt to apply the tenets of theoretical welfare economics to actual decision making. In practice, however, there are imperfections in the CBA owing to scarcity and inadequacies of human and material resources.

In fine it must also be noted that cost-benefit analysis supplements but does not provide a substitute for the theory of public finance.

Appendix:E

The Cibernetic Loop Theory.

The Cibernetic Perspective :

Cybernetic perspective helps to further elucidate the dynamic picture of a society. A cybernetic system possesses a regulatory subsystem. The regulator changes the course and responses of the system in the direction of increasing adaptation and/or protection from internal and external disturbances. Government serves the function of such a regulator for societies. It regulates the course of variables like unemployment, price rise, pressure from other societies and internal divisiveness etc. in order to maintain system stability and realize system goals. If any of the regulated variable go 'off' their courses, it would signify a state of system disturbance i.e., a failure of the regulator. Under such a condition, policy and/or structure changes may ensue in a system. Measurement of the regulatedness of the controlled variables provides a logical basis for evaluating the overall viability of a cybernetic system.

Cybernetic perspective further serves to define the nature and operation of the system's control processes. Control processes according to cybernetics operate in the form of negative and positive feedback loops. A feedback loop is a circular reactive structure that continually cycles along its circular path. The cycling period of a loop is given by the time required to traverse the loop path from a given variable through other connected variables back to the same variables. A negative loop is oriented towards maintaining stability and / or balance by negating and reducing the deviations that disturb this stability.

and balance. A positive loop on the other hand serves to amplify the deviations. It thereby creates cumulative growth or decline in its successive cycles.

Multi-Loop Dynamics of Societal Systems :

Cybernetic representation of the dynamics of societal system is given in the diagram number one. The variables and processes of societal systems outlined earlier are seen to be arranged together in six interacting feedback loops. They may be discussed as follows :

- (1) Loop 1 shows that Politico-Military Pressure (PMP) resulting from the impact of other societies and the internal problems of unrest and divisiveness (PU, ET) reduces the level of Investible Resources (IR) for productive input to the economy. The higher the pressure, the lower quantum of available resources.
- (2) Loop II shows that total pressure on Government (TPG) which is determined by PU, ET and PMP, determines Government stability (GS). GS along with Education (ED) determines Administrative effectiveness (AE). The latter then constrains EG. The remainder part of the loop proceeds as before and terminates at TPG. It is also a positive loop.
- (3) Loop III shows the mutually reinforcing relationship of Government stability, Leadership factor and expectations of Society. LDF is determined by contemporary historical factors and affected by the changes in G.S. In turn, it affects ES which influences G.S.
- (4) Loop IV shows a similar mutually reinforcing relationship

between GS and ES. Higher the Government stability, greater the ES and vice versa.

- (5) Loop V shows that a higher level of ER for ED serves to increase AE. The latter in return increases EG, reduces UE, PR, PU, ET and PMP and hence increases IR. It is a positive loop seeking to continually increase IR via increases in ED and AE.
- (6) Loop VI shows that higher investible resources (IR) increase education (ED) which reduces PG. Reduced population growth then reduces PR and UE which in their turn reduce PU, ET and PMP and hence result in increasing the resources and ED. It is also a positive loop.

The fact that all the six loops are positive, demonstrates an inherent growth orientation of the normal societal processes. They conduce towards a continual development and stability of societal systems.

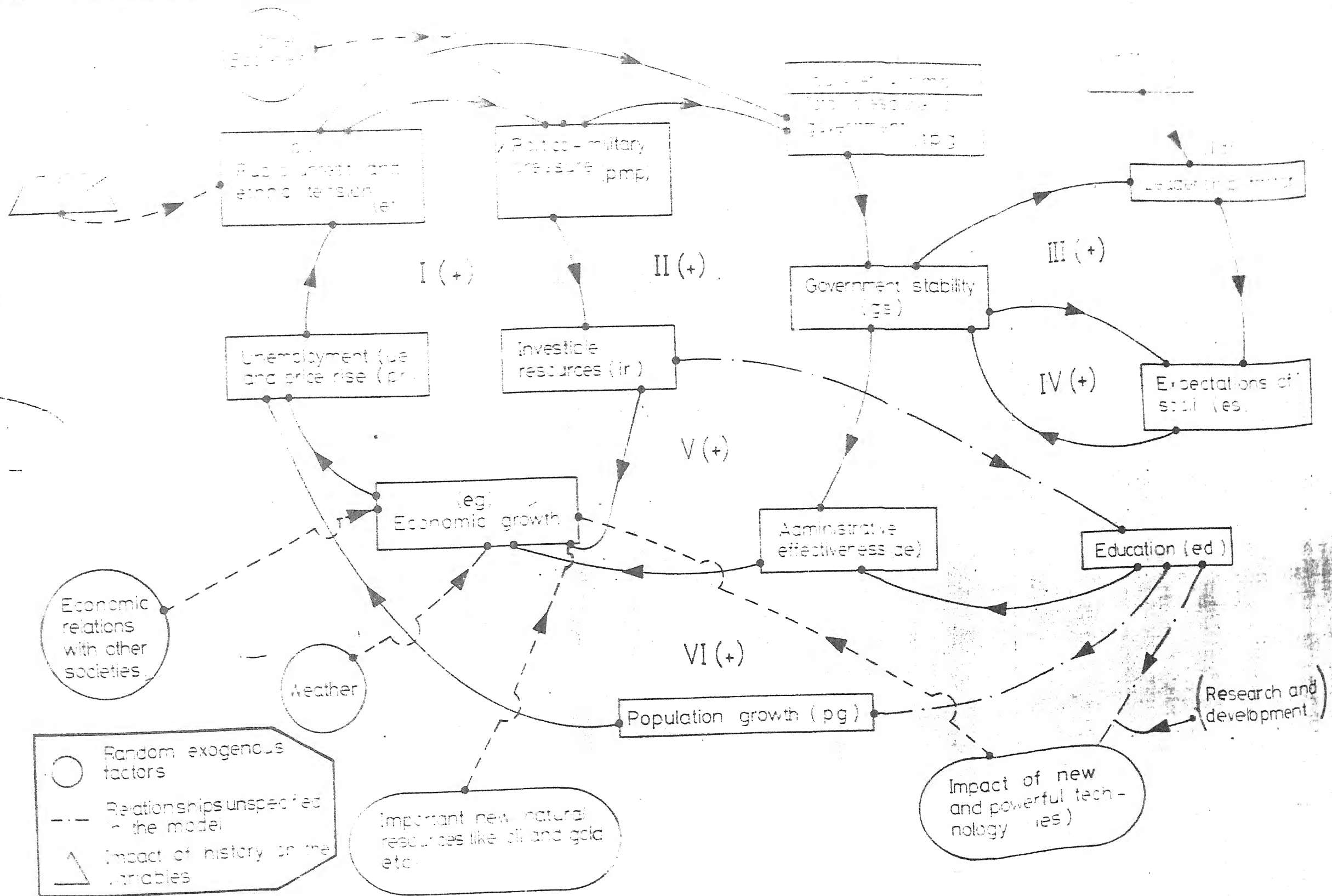


FIG 1 DYNAMICS OF SOCIETAL SYSTEMS

Basic survival
Values of
Human Beings

Institutions of
a societal system
with Government
as Regulator

Other societies

Random
Factors

Interaction of Institutions

Salient Performance
Variables

Multi-loop
Pattern of System
Dynamics

estimation of the
regulatedness of
variables

Simulation
algorithm

System Viability (Z) \equiv System Viability (GS)

and

Political Stability
Government Change
Economic Growth
Price Rise
Unemployment
Public Unrest
Ethnic Tension
Administrative Effecti-
-veness
Expectations of Socii
Politico-military
Pressure

Retrodictive
Confirmation and
Predictive
Inference

Logical structure of
Cybernetic approach
to the study of Societies.

Viability (λ) Spectr

Diagram Number Two